[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]
Subject: Demand for Payment
Dear [Recipient's Name],

I am writing to formally demand payment for [briefly describe the issue, e.g., "the unpaid loan amounting to \$500 that was due on [due date]"]. Despite previous communications and attempts to resolve this matter amicably, I have not received the payment or any explanation for the delay.

As of today, the total amount due is [\$ Amount], which includes [mention any additional costs, e.g., late fees, interest].

Please note that if I do not receive payment in full by [final date, typically 10-14 days from the letter date], I will have no choice but to file a claim in small claims court to recover the amount owed, along with any additional fees associated with that action.

I hope we can resolve this matter promptly without the need for legal action. Please make the payment to [your preferred payment method] and send it to the address listed above.

Thank you for your immediate attention to this matter. Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]