

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Recipient's Name]  
[Recipient's Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

RE: Outstanding Debt Recovery - [Invoice/Account Number]

I hope this letter finds you well. I am writing to formally remind you of the outstanding debt of [amount owed], which has been due since [due date]. Despite previous communications regarding this matter, the balance remains unpaid.

As per our agreement dated [date of agreement], payment was to be made by [payment terms]. As of today, the total amount due includes [details of any late fees or interest incurred].

Please be advised that if this debt is not settled within [number of days, typically 14-30 days], I will have no choice but to escalate this matter, which may include referring your account to a collections agency or pursuing legal action.

I encourage you to treat this matter with urgency and arrange payment at your earliest convenience. Payment can be made through [acceptable payment methods].

Thank you for your prompt attention to this matter. If you have already sent payment, please disregard this letter.

Sincerely,

[Your Name]  
[Your Title/Position] (if applicable)  
[Your Company Name] (if applicable)