

[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 - Personal Loan

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request repayment of the personal loan of [amount] that was lent to you on [date of loan]. The repayment was due on [due date], and as of today, the amount remains unpaid.

As per our agreement, the total amount outstanding is [total amount due], which includes any interest accruable as per the terms we discussed.

Please respond by [response deadline, typically 7-14 days from the date of this letter] with your plan for repayment. If I do not receive your response, I may be compelled to explore further actions to recover the loan.

Thank you for your prompt attention to this matter. I look forward to your cooperation.

Sincerely,  
[Your Name]