Letter 1 - Friendly reminder

SEND 3-7 DAYS PAST DUE

Dear ,

Just a quick note - invoice , issued on for , came due on and we have not yet received payment. In our experience this is almost always an oversight, a changed card, or an invoice that landed in the wrong folder.

You can pay by , and I have attached a fresh copy of the invoice so it is one click away. If payment is already on its way, thank you - please disregard this note.

If anything about the invoice is unclear or needs correcting, reply and I will sort it out the same day.

With thanks,

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Letter 2 - Second notice

SEND ABOUT 30 DAYS PAST DUE

Dear ,

This is a second reminder that invoice for is now days past its due date. I have not received a reply to my earlier note.

Per the terms on the invoice, a late fee of applies from . I would much rather resolve the balance than add charges, so if the full amount is difficult right now, reply and we can agree on a short payment schedule - I am flexible if we can get something in motion this week.

Payment can be made by . Please treat this as a priority; a copy of the invoice and a statement of account are attached.

Regards,

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Letter 3 - Firm notice

SEND ABOUT 60 DAYS PAST DUE

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Dear ______________ ,

Invoice ______________ for ______________ is now ______________ days overdue despite two prior reminders, and the balance with accrued late fees stands at ______________ .

Effective today, work and deliveries on your account are paused until the balance is settled. I want to be straightforward with you: if I do not receive payment or a signed payment plan by ______________ , I will have to escalate this account, which may include a collections agency or small-claims filing. That outcome costs us both money and I would prefer to avoid it.

To resolve this today: pay by ______________ , or reply to arrange a payment plan. Either action stops any further escalation immediately.

Regards,

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______________ - ______________ - ______________

Letter 4 - Final demand

SEND 90+ DAYS PAST DUE, BEFORE ESCALATION

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FINAL DEMAND FOR PAYMENT

Dear ____________ ,

Despite repeated notices, invoice ____________ dated ____________ remains unpaid. The outstanding balance, including late fees, is ____________ .

This is my final request for payment. Unless the full balance is received by ____________ , I will refer the account for collection and pursue every remedy available, including filing in small-claims court and reporting the debt where lawful. Court costs and collection fees may be added to the amount owed.

Payment must be made by ____________ . If you dispute this debt, you must notify me in writing before ____________ , stating the grounds of the dispute.

This letter is sent without prejudice to any other rights or remedies, all of which are expressly reserved.

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