

DEBT COLLECTION LETTER TEMPLATES

[Document subtitle]

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**LOGO
HERE**

Letter 1 Sent 14 Days after Your Initial Reminder Call or Email

<Client Name>

<Company Name>

<Address line 1>

<Address line 2>

<City, ST ZIP>

<Month, Day, Year>

Hello. It looks like your account with us is delinquent. According to our records, the amount of <\$XXXXXX> is currently almost two months past due. Here's a summary:

Invoice number:

Invoice date:

Amount:

Invoice summary:

Please send payment of <\$XXXXXX> to the address below by <DATE FIVE BUSINESS DAYS FROM THE DATE OF THIS LETTER> if you have not already done so.

If there is an error, please contact me at <PHONE NUMBER>.

Thank you for your prompt response and your continued business.

Sincerely,

<Your name>

<Your title>

<Address line 1>

<Address line 2>

<City, ST ZIP>

**LOGO
HERE**

Letter 2 Sent 14 Days after Letter 1

<Name>

<Company Name>

<Address line 1>

<Address line 2>

<City, ST ZIP>

<Month, Day, Year>

Hello. At this time, we have not yet received a payment in regard to our invoice. Please reference the certified letter regarding this matter, which was received by <NAME OF PERSON WHO SIGNED> on <DATE OF CERTIFIED LETTER 1>. Your account is now more than 60 days past due and you owe a total of <\$XXXXXX>.

Here's a summary:

Invoice number:

Invoice date:

Amount:

Invoice summary:

As a valued customer, we would like to help you quickly remit payment to avoid any actions that could damage your credit rating. If there is any reason you are unable to pay in full, please contact me at <PHONE NUMBER>. I would be happy to talk about arranging a payment schedule that is mutually agreeable.

Thank you in advance for your prompt response and for your continued business.

Sincerely,

<Your name>

<Your title>

<Address line 1>

<Address line 2>

<City, ST ZIP>

**LOGO
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Letter 3 Sent 14 Days after Letter 2

<Name>

<Company Name>

<Address line 1>

<Address line 2>

<City, ST ZIP>

<Month, Day, Year>

To the attention of <NAME>:

As of the date of this letter, we have not heard from you in regard to your past-due account.

Invoice number:

Invoice date:

Amount:

Invoice summary:

Please reference the two certified letters sent to you on <DATE OF CERTIFIED LETTER 1> received by <NAME OF PERSON WHO SIGNED> and <DATE OF CERTIFIED LETTER 2> received by <NAME OF PERSON WHO SIGNED>.

I regret to inform you that unless we receive payment in full by <DATE FIVE BUSINESS DAYS FROM THE DATE OF THIS LETTER> or work out an agreed-upon payment plan by this date, we will have to turn your invoice over to a collection agency and/or our attorney.

I hope to hear from you before this action must be taken in order to avoid damage to your credit rating or our future business relationship. Please contact me immediately at <PHONE NUMBER> so we can get this matter settled.

Respectfully,

<Your name>

<Your title>

<Address line 1>

<Address line 2>

<City, ST ZIP>

**LOGO
HERE**

Letter 4 Sent 14 Days after Letter 3

<Company Name>

<Address line 1>

<Address line 2>

<City, ST ZIP>

<Month, Day, Year>

To the attention of <NAME>:

I am disappointed that you have not made any effort to make payment on your past-due invoice as follows:

Invoice number:

Invoice date:

Amount:

Invoice summary:

We have contacted you by certified mail with return receipt about this issue as follows:

- <DATE> letter signed for by <NAME>
- <DATE> letter signed for by <NAME>
- <DATE> letter signed for by <NAME>

This matter has now been referred to <a collection agency> /<the law offices of XXX>.

If you wish to avoid legal action against your company and the possibility of incurring court costs, attorney's fees and inconvenience, please remit certified funds of <\$XXXXXX> immediately. A self-addressed stamped envelope is enclosed for this purpose.

If this payment is not received by < 5 BUSINESS DAYS FROM THE DATE OF THIS LETTER>, all further communication will be made via <a collection agency>/ <the law offices of XXXX>.

Respectfully,

<Your name>

<Your title>

<Address line 1>

<Address line 2>

<City, ST ZIP>