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Dear Sir or Madam:

The purpose of this letter is to demand payment of money owed regarding your Agreement.

On _____, you signed an Agreement in our favor for _____. The current balance owed under the Agreement is $_____.

You also owe late charges of $_____.

As you can see by the enclosed copy of the Agreement, you are now past due in making payment. Demand is made upon you for full payment of the following amount:

Principal Balance	$ _____
Late Charges	$ _____
Total	$ _____

Further, you must pay an additional $_____ in accrued interest and $_____ in late charges for each day after _____ that the amount due remains unpaid.

If payment is not made by _____, legal action to enforce your obligations under the Agreement may be taken. Please give this matter your prompt attention.

You may contact me at the above address if you have any questions or need additional information. I can be contacted by phone at _____.

Sincerely,

_____

Enclosure

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