*Here is the body of a sample letter for a final request for payment. The address and signature are the same as the above letter.   
  
Re: Final reminder for late payment.  
  
Dear Name of Person who owes payment  
  
Outstanding account: $5,000  
Charges for late payment: $50  
Charges of interest: $500  
Outstanding due: $5550  
  
Kindly reference the letters I sent to you dated DATE and DATE requesting that you pay the amount owed on account number NUMBER. This payment is overdue for two months. Because of the delay in payment, we have no choice but to charge you a late fee and interest payments making the total owed $5550.  
  
If we do not receive payment in full including fees and interest by the end of this month, we will regrettably have to ask our debt recovery agency for help. If the debt recovery agency fails to recover the amount in full, we will be forced to cancel your account.  
  
Please regard this matter with the utmost urgency and make the payment to settle the account.  
  
If the payment has already been sent, please disregard this letter.*