

Document the Loan: Before-You-Send Checklist

The checks that make a personal-loan demand strong, provable, and still kind

Run this list before you send the demand letter, and keep it with the document. It pairs with the Loan Repayment Demand Letter form. Full guide:
clearlegaltips.com/loan-repayment-demand-letter/

BUILD THE RECORD

- ☐ You can show the money left your account: a bank statement, transfer receipt, or payment-app record
- ☐ You have any text or email where the borrower acknowledged the loan or promised to pay it back
- ☐ You have a running total of every repayment already made, credited in the letter
- ☐ You know whether the loan was written or spoken, because the clock to sue is often shorter on an oral loan

GET THE NUMBERS RIGHT

- ☐ The balance is the original amount minus repayments, matched to your records, with nothing padded
- ☐ Interest or a late fee is included only if you agreed to it up front
- ☐ The loan is inside your state's statute of limitations (California: 4 years written, 2 years oral)
- ☐ You are collecting your own loan, which keeps you outside the federal debt-collector rules

WRITE IT KIND, BUT CLEAR

- ☐ The letter names the parties, the loan date, the amount, the repayments made, the balance, and a firm pay-by date
- ☐ It offers a payment plan in case a lump sum is out of reach
- ☐ The consequence line is a calm statement of the next step, not a threat
- ☐ The balance is within the small claims limit for any court you name (e.g., CA \$12,500, TX \$20,000, NY to \$10,000, FL \$8,000)

SEND IT AND KEEP PROOF

- ☐ Delivered a way that fits the relationship: in person or email for a soft ask, or USPS Certified Mail (\$5.55 plus postage) for a record
- ☐ The letter and every delivery record are saved together
- ☐ The pay-by date is on your calendar, and a firmer final demand is ready in case it passes unpaid

INSTRUCTIONS FOR USE

This checklist is general information, not legal advice. A loan repayment demand letter works when three things are true: the balance is right and provable, the tone stays kind, and you can show you delivered it. Credit what has been repaid, offer a plan, and name a firm date. If the money still does not come, escalate in order, a final demand and then a small claims filing within your state's limit, and mind the statute of limitations the whole way, since a handshake loan usually gets a shorter window. The full guide, the state limits, and official sources are at clearlegaltips.com/loan-repayment-demand-letter/