# Loan Repayment Demand Letter

**A fillable, warm-but-firm demand for a personal loan, with the loan date, the amount lent, repayments already made, the balance owed, a firm pay-by date, and an optional payment-plan offer**

Use this letter when you lent money to a friend or family member and the repayments have stalled. Fill in the date of the loan, the original amount, what has already come back, and the balance still owed, then name a firm calendar date to pay by. Keep the tone kind, offer a payment plan if a lump sum is hard, deliver it a way that leaves proof, and save a copy. Full walkthrough, how to prove a handshake loan, the escalation ladder, and official sources: clearlegaltips.com/loan-repayment-demand-letter/

## DEMAND FOR REPAYMENT OF A PERSONAL LOAN

### 1. Parties & Date

**Date of this letter:** ________________________________________

**To (borrower's full name):** ________________________________________

**Borrower's mailing address:** ________________________________________

**From (your name, address, phone, email):** ________________________________________

### 2. The Loan (what you lent and when)

**Date you made the loan:** ________________________________________

**Original amount lent ($):** ________________________________________

**What the loan was for, if it helps (car repair, rent, tuition, other):** ________________________________________

**What you agreed on repayment (a date, or monthly amounts), if anything was said:** ________________________________________

### 3. Repayments & Balance

**Total already repaid to date ($):** ________________________________________

**Balance still owed: original amount minus repayments ($):** ________________________________________

### 4. Deadline

**Please repay by (specific calendar date, not a day count):** ________________________________________

### 5. How To Pay

**Accepted payment methods and where to send payment (online transfer, check to address, other):** ________________________________________

## 6. Optional Payment-Plan Offer

If a lump sum is out of reach, offer a way to still make it right, for example: If paying the full balance by that date is not workable, please contact me by [date] so we can put a simple monthly payment plan in writing. Offering a plan keeps the letter warm and often gets a real answer instead of more silence.

**Your payment-plan line and the date to reply by:** ________________________________________

## 7. Consequence Statement

Close with one calm line naming the next step, for example: If I have not heard from you by the date above, I intend to pursue the balance in small claims court. I would much prefer to settle this between us. Keep it a statement of your next step, not a threat, and confirm the balance is within your state's small claims limit before you name that court.

**Your consequence sentence:** ________________________________________

## 8. Enclosures (check what you attach)

- [ ] Copy of the transfer receipt or record showing the money leaving your account
- [ ] Any signed note, agreement, or written terms, if one exists
- [ ] Copies of texts, emails, or messages where the borrower acknowledged the loan

## 9. Signature

**Signature of sender, printed name, and date:** ________________________________________

## 10. Delivery Record (check the method used)

- [ ] Hand-delivered on the date noted above
- [ ] Emailed to the borrower the same day
- [ ] USPS Certified Mail with a dated delivery record (proof of sending and delivery)

**SMALL CLAIMS LIMITS: SAMPLE STATES (VERIFIED JULY 2026)**

| State | Limit |
|---|---|
| California | $12,500 individuals; $6,250 businesses |
| Texas | $20,000 including attorney's fees |
| New York | $10,000 NYC; $5,000 Nassau/Suffolk & city courts; $3,000 town & village |
| Florida | $8,000 excluding costs, interest & fees |

## INSTRUCTIONS FOR USE

This form is general information, not legal advice. A demand letter carries no legal force on its own; its value is the fair, dated chance it gives the borrower and the record it leaves for a court. Demand the balance you are actually owed, credit the repayments already made, name a firm calendar date, and deliver it a way that proves it arrived, then keep a copy. Watch your statute of limitations: every state caps how long you have to sue on a debt, and many give you less time on an oral, handshake loan than a written one. If the letter is ignored, the usual next steps are a firmer final demand and then a small claims filing within your state's limit. Full guide and official sources: clearlegaltips.com/loan-repayment-demand-letter/