December 2009  
  
Frank's Plumbing  
123 Main Street  
Anywhere, NH 05000

Account No./Invoice #: 123

Balance due or past-due balance: $100.00

Dear Jim,

This is a reminder that your account balance of $100.00 was overdue as of November 28, 2009.

Please pay this amount today. I have enclosed an addressed, stamped payment envelope for your convenience.

Thank you for your payment.

Sincerely,

Frank Smith  
Frank's Plumbing