

[Bracketed text contains instructions -- delete brackets and replace with your own information before sending.]

IMPORTANT: Do NOT threaten criminal prosecution to collect a debt. Under Minn. Stat. § 609.27, threatening to bring criminal charges to coerce payment is itself a crime (coercion). Keep this letter focused on civil remedies only.

[YOUR FULL LEGAL NAME]

[Your Street Address]

[City, State ZIP]

[Phone Number]

[Email Address]

[DATE]

[RECIPIENT FULL LEGAL NAME]

[Recipient Street Address]

[City, State ZIP]

RE: Demand for Payment / [Brief Description of Claim]

SENT VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

Dear [Recipient Name]:

I am writing to formally demand payment in the amount of \$[TOTAL AMOUNT] for [brief description of the claim]. [If applicable: I previously attempted to resolve this matter informally by contacting you on [date(s)], but have not received a satisfactory response.]

STATEMENT OF FACTS

[Describe the facts giving rise to your claim. Include: (1) the nature of your relationship with the recipient (e.g., landlord/tenant, buyer/seller, contractor/homeowner); (2) relevant dates; (3) what was promised or agreed to; (4) what went wrong; and (5) any prior attempts to resolve the dispute. Be factual and specific. Attach copies of supporting documents such as contracts, receipts, photographs, or correspondence.]

[Set forth the facts here. Example: On [date], I entered into a [written/oral] agreement with you for [description]. Under the terms of that agreement, you were to [obligation]. I performed my obligations by [description]. However, you failed to [describe breach or wrongful conduct]. As a result, I have suffered damages in the amount of \$[amount], consisting of [itemize].]

LEGAL BASIS

[Select and customize the legal basis or bases that apply to your claim. You may use more than one. Delete any that do not apply.]

A. Breach of Contract. You and I entered into [a written/oral] agreement on [date] in which you agreed to [describe obligation]. You have failed to perform as agreed. Under Minnesota law, the statute of limitations for breach of contract claims is six years. Minn. Stat. § 541.05.

B. Security Deposit. Under Minn. Stat. § 504B.178, a landlord must return the security deposit, together with a written statement itemizing any deductions, within 21 days after the tenant vacates the premises. Your failure to do so entitles me to recover the deposit plus any penalties allowed by law, including bad-faith penalties.

C. Consumer Fraud. Your conduct violates the Minnesota Prevention of Consumer Fraud Act, Minn. Stat. § 325F.69, and the Minnesota Deceptive Trade Practices Act. Under Minn. Stat. §§ 8.31, subd. 3a, and 325F.70, I am entitled to recover my actual damages, plus attorney fees and costs.

D. Property Damage / Personal Injury. Your [negligence / intentional conduct] caused damage to my [property / person] on [date]. Under Minnesota law, the statute of limitations is [six years for property damage (Minn. Stat. § 541.05) / two years for personal injury (Minn. Stat. § 541.07)].

E. Sale of Goods (UCC). The goods you delivered failed to conform to the contract. Under Minn. Stat. § 336.2-714, I am entitled to damages for breach of warranty. The statute of limitations for UCC claims is four years. Minn. Stat. § 336.2-725.

DEMAND

Based on the foregoing, I demand that you pay the total sum of \$[TOTAL AMOUNT] within [14/30] days of your receipt of this letter. The amount demanded is itemized as follows:

[Principal amount owed / unpaid balance / deposit]: \$ _____

[Additional damages / repair costs / replacement]: \$ _____

[Statutory penalties, if applicable]: \$ _____

[Other itemized amounts]: \$ _____

TOTAL DEMANDED: \$ _____

Please be advised that under Minn. Stat. § 549.09, subd. 1(b), prejudgment interest begins to accrue from the date of this written notice of claim. For judgments of \$50,000 or less, the minimum statutory rate is 4% per year. Any delay in payment will increase the total amount owed.

DEADLINE AND CONSEQUENCES

If I do not receive full payment by [DEADLINE DATE], I intend to file a claim in Minnesota Conciliation Court (small claims court) without further notice. Conciliation court handles claims up to \$20,000. Minn. Stat. § 491A.01, subd. 3a. If my claim exceeds that amount, I will pursue the matter in District Court. I will seek to recover the full amount demanded, plus prejudgment interest, court filing fees, service costs, and any other relief permitted by law.

I would prefer to resolve this matter without court involvement. If you believe you have a valid basis to dispute this claim, please respond in writing within [14/30] days so that we may attempt to reach a resolution.

Please govern yourself accordingly.

Sincerely,

[Your Full Legal Name]

[Your Phone Number]

[Your Email Address]

Enclosures:

[List any documents attached as exhibits, e.g., contract, invoices, photographs, prior correspondence]

cc:

[Optional: attorney name, government agency, or other party]

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