Formal Demand for Payment

Kestrel Lane Packaging LLC
418 Alder Street, Suite 2, Austin, TX 78702
Telephone (512) 555-0148 | billing@kestrellane.example

November 19, 2026

VIA USPS CERTIFIED MAIL, RETURN RECEIPT REQUESTED (No. 9589 0710 5270 0000 0000 00), AND BY EMAIL TO dana@copperleafbakery.example

Our reference: KLP-AR-2026-031
Customer account: C-2208
Invoice: KL-1042 | Purchase order: CB-0714

Copperleaf Bakery Inc.
Attention: Ms. Dana Whitfield, President
77 Market Lane, Round Rock, TX 78664

If Copperleaf Bakery Inc. has engaged an attorney for this matter, please pass this letter to that attorney and send us the attorney's name and address. We will then correspond with the attorney directly.

Re: Formal demand for payment of $3,829.98 for goods sold and delivered under Purchase Order CB-0714 (Invoice KL-1042)

Dear Ms. Dana Whitfield:

I write on behalf of **Kestrel Lane Packaging LLC** ("Kestrel Lane", "we" or "us") about the unpaid balance on the account of **Copperleaf Bakery Inc.** ("Copperleaf" or "you"). This letter is a formal demand that Copperleaf pay **$3,829.98**, the principal balance of $3,800.00 plus accrued interest, no later than **December 23, 2026**. It sets out the agreement, our performance, the payment history, how the amount is calculated, the options we offer for settling the account, and what we intend to do if it remains unpaid.

1. The agreement

1.1 On July 14, 2026, Copperleaf issued Purchase Order CB-0714, signed by you as President, for 4,000 printed bakery boxes and 10,000 product labels for your autumn product line (the "Goods"). We accepted the order in writing the same day. The purchase order and our written acceptance together form the contract between us (the "Agreement").

1.2 The Agreement fixes a total price of **$4,800.00**, inclusive of artwork setup, printing and delivery to your premises. It sets the payment terms as payment in full within 30 days of the invoice date.

1.3 The Agreement contains no late charge and no contractual interest rate, and it has no clause about attorney's fees. We therefore claim no late fee. The interest and fees described below are only those that Texas statutes allow where a contract is silent.

1.4 The Agreement required the Goods to match the proofs you approved by email on July 20, 2026, and to be delivered on or before August 7, 2026.

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2. Performance and acceptance

2.1 We delivered the Goods to your bakery on **August 3, 2026**, four days before the agreed delivery date. Mr. Tomas Reyes, who received the delivery for Copperleaf, counted the cartons on arrival and signed our delivery receipt without noting any shortage or damage.

2.2 On August 4, 2026, you emailed us to confirm that the boxes and labels "look great and are already on the line." Copperleaf has used the Goods in its business since then; your autumn products have been on sale in the printed boxes since mid-August.

2.3 At no time since delivery has Copperleaf told us, orally or in writing, that any of the Goods were defective, short, late or different from the approved proofs. More than three months have now passed since delivery. Copperleaf has not returned or offered to return any of the Goods.

3. Invoices, payments and reminders

3.1 The history of the account is as follows:

- **August 3, 2026**: we issued Invoice KL-1042 for $4,800.00, sent by email the same day.
- **September 2, 2026**: the invoice fell due. No payment was received.
- **September 10, 2026**: we emailed a first reminder with a copy of the invoice.
- **September 22, 2026**: we received Copperleaf check no. 2217 for **$1,000.00**, which we credited to the invoice.
- **October 15, 2026**: we emailed a second reminder and a statement showing a balance of $3,800.00.
- **October 28, 2026**: in a telephone call with me, you acknowledged the balance, explained that cash flow had been tight after the summer season, and said Copperleaf would pay the balance in full by November 6, 2026.
- **November 6, 2026**: the promised payment did not arrive, and we have received no further payment or explanation since.

3.2 Copies of the invoice, the reminders and our record of the payment are enclosed.

4. Statement of account

4.1 The amount due as of the date of this letter is calculated as follows:

- Invoice KL-1042 (price of the Goods under the Agreement): **$4,800.00**
- Less payment received September 22, 2026 (check no. 2217): **-$1,000.00**
- Less other credits, returns or allowances: **$0.00**
- Late fees or collection charges: **$0.00** (the Agreement provides none)
- **Principal balance: $3,800.00**
- Legal interest at 6 percent a year on $3,800.00 from October 2, 2026 to November 19, 2026 (48 days): **$29.98**

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Total due as of November 19, 2026: $3,829.98

4.2 Interest continues to accrue on the unpaid principal at about $0.62 per day until payment. If Copperleaf pays the full principal and accrued interest by December 23, 2026, we will accept that sum in final payment of the account and will claim no costs or attorney's fees.

4.3 Interest starts on October 2, 2026, the 30th day after the invoice fell due, because the Agreement sets no rate. Our credit for the payment of $1,000.00 was made before that day, so interest runs only on the reduced principal.

5. Basis of the claim

5.1 Copperleaf accepted the Goods. A buyer must pay at the contract rate for goods it has accepted (Tex. Bus. & Com. Code § 2.607(a)). Copperleaf's failure to pay the invoice by September 2, 2026 is a breach of the Agreement, and the unpaid principal of $3,800.00 is the amount of that breach.

5.2 Where no interest has been agreed, a creditor may charge legal interest at 6 percent a year on the principal beginning on the 30th day after the amount is due (Tex. Fin. Code § 302.002). That is the only interest included in the statement above.

5.3 Our claim is for material furnished and for breach of a written contract. Texas law allows a party who prevails on such a claim to recover reasonable attorney's fees in addition to the claim and costs, if the claimant is represented by an attorney, presents the claim to the opposing party, and is not paid the just amount within 30 days after presentment (Tex. Civ. Prac. & Rem. Code §§ 38.001(b) and 38.002). **This letter presents our claim to Copperleaf for that purpose.**

6. Response to any objection

6.1 Copperleaf has raised no complaint about the Goods, the price or the invoice. The only reason you have given for the delay is cash flow, and you acknowledged the balance in our call of October 28, 2026.

6.2 If Copperleaf nonetheless contends that any part of the balance is not owed, please send us written particulars by **December 7, 2026**: the item or amount you dispute, the reason, and copies of any documents you rely on. Please send them to the person and address given under the heading "Partial payments and full-satisfaction checks" below.

6.3 We will review any written particulars in good faith and reply in writing within ten business days of receiving them. Any part of the balance that is not the subject of written particulars remains due by December 23, 2026.

7.1 **Kestrel Lane demands that Copperleaf pay $3,829.98, plus interest at about $0.62 per day after November 19, 2026, so that we receive it no later than December 23, 2026.**

7.2 Payment may be made by bank transfer to the account shown on Invoice KL-1042, or by check payable to Kestrel Lane Packaging LLC mailed to the address above. Please quote reference KLP-AR-2026-031 with the payment so that we can apply it at once.

7.3 The deadline is more than 30 days after the date of this letter. It gives Copperleaf time to pay, to accept the settlement offer, to agree to a payment plan, or to tell us in writing of any dispute.

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7. Settlement offer

For settlement purposes only

8.1 To close the account without further cost to either side, Kestrel Lane offers to accept **$3,500.00** in full and final settlement of the balance, interest and any claim for costs, if we receive that sum in cleared funds on or before **December 7, 2026**.

8.2 This offer is made to compromise the claim. It is not an admission that any lesser amount is owed, and it does not reduce the claim if it is not accepted.

8.3 The offer lapses automatically if payment of $3,500.00 is not received by December 7, 2026. After that date the full amount set out in the statement of account, with continuing interest, remains due.

8. Payment plan option

9.1 If Copperleaf cannot pay the balance in one sum, we will agree to the payment plan below, provided that you sign and return the enclosed Payment Plan Agreement by December 7, 2026:

- $1,300.00 on or before December 15, 2026;
- $1,300.00 on or before January 15, 2027;
- $1,200.00 on or before February 15, 2027.

9.2 If every installment is paid on time, we will waive all interest on the account. The Payment Plan Agreement contains Copperleaf's written acknowledgment that the principal balance of $3,800.00 is owed.

9.3 If any installment is more than five days late and remains unpaid five days after we give written notice of the default, the whole unpaid principal, together with interest from October 2, 2026, becomes due at once, and we may proceed as described under "Consequences of nonpayment" below.

9.4 A payment plan exists only once the written Payment Plan Agreement is signed by both parties. No oral promise to pay by installments changes the deadline in this letter.

9. Partial payments and full-satisfaction checks

10.1 We will credit every partial payment to the account and confirm the new balance in writing. Accepting a partial payment does not waive the remainder of the balance or any of our rights.

10.2 **NOTICE: COMMUNICATIONS CONCERNING DISPUTED DEBTS, INCLUDING ANY CHECK OR OTHER INSTRUMENT TENDERED AS FULL SATISFACTION OF A DEBT, MUST BE SENT TO: Marcus Ide, Managing Member, Kestrel Lane Packaging LLC, 418 Alder Street, Suite 2, Austin, TX 78702.** A check marked "paid in full" or with similar wording that is sent anywhere else, including to our bank lockbox or our sales staff, will be treated as a partial payment only, to the extent the law allows. Kestrel Lane will not knowingly deposit any check tendered as full satisfaction of a disputed amount, and will return any such check to you.

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10. Consequences of nonpayment

11.1 If Copperleaf does not pay, settle or agree to a payment plan by December 23, 2026, Kestrel Lane intends to retain an attorney and to file suit against Copperleaf in the court with jurisdiction over the claim in Williamson County, Texas for the principal balance of $3,800.00, legal interest, court costs and, under Chapter 38 of the Texas Civil Practice and Remedies Code, reasonable attorney's fees.

11.2 Those are the only steps we intend to take. We will not contact your customers, suppliers, landlord or staff about this account.

11.3 We would much prefer to resolve the account without a lawsuit, and this letter invites you to do so.

11. Credit reporting

12.1 Kestrel Lane does not furnish information about customer accounts to any consumer or commercial credit reporting agency, and we will not do so about this account.

12. Statutory pre-suit notice

13.1 Our claim is a commercial claim for the price of goods. It is not a consumer complaint under the Texas Deceptive Trade Practices Act, and the 60-day pre-suit notice that Tex. Bus. & Com. Code § 17.505(a) requires of a consumer does not govern it. Even so, we will not file suit before December 23, 2026.

13. Consumer debt disclosures

14.1 This letter concerns a business account. Copperleaf bought the Goods for its bakery business, not for personal, family or household purposes, so the balance is not a consumer "debt" within 15 U.S.C. § 1692a(5).

14.2 Kestrel Lane is the original creditor. It writes in its own name, through its own managing member, about its own invoice, and it is not a debt collector within 15 U.S.C. § 1692a(6). For these reasons the debt-collector disclosure and validation notice that the Fair Debt Collection Practices Act requires of debt collectors are not included.

14.3 Nothing in this letter limits Copperleaf's right to dispute any part of the balance in the way described above.

14. Preservation of records

15.1 Please keep, and do not delete or discard, all documents and electronic records about Purchase Order CB-0714, including emails, text messages, proofs, delivery and warehouse records, production records showing use of the Goods, accounting entries and payment records, until this matter is fully resolved. We are keeping our own records in the same way.

15. Reservation of rights

16.1 This letter does not set out every fact or claim that Kestrel Lane may rely on. Nothing in it, and nothing in any delay in enforcing the account, waives or limits any of Kestrel Lane's rights or remedies under the Agreement or the law, all of which are reserved.

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16.2 The settlement offer and the payment plan offer in this letter are open only until December 7, 2026 and lapse after that date unless we extend them in writing.

16. How to respond

17.1 Please direct any questions, payment arrangements or disputes to me:

- **Contact:** Marcus Ide, Managing Member
- **Telephone:** (512) 555-0148 (Monday to Friday, 8:30 a.m. to 5:00 p.m. Central Time)
- **Email:** billing@kestrellane.example
- **Mail:** 418 Alder Street, Suite 2, Austin, TX 78702

17.2 Please put any dispute in writing so that both sides have a clear record. If Copperleaf has an attorney for this matter, we invite the attorney to contact us, and we will deal with the attorney instead of with you.

Sincerely,

Kestrel Lane Packaging LLC

Marcus Ide
Managing Member
Authorized to accept payment and to agree to a payment plan on behalf of Kestrel Lane Packaging LLC

Enclosures (copies):

1. Purchase Order CB-0714 dated July 14, 2026 and our written acceptance
2. Approved proofs and approval email of July 20, 2026
3. Signed delivery receipt of August 3, 2026
4. Your email of August 4, 2026 confirming receipt
5. Invoice KL-1042 dated August 3, 2026
6. Reminder emails of September 10 and October 15, 2026
7. Record of check no. 2217 received September 22, 2026
8. Statement of account as of November 19, 2026
9. Payment Plan Agreement (two copies for signature)

cc: Accounts receivable file KLP-AR-2026-031, Kestrel Lane Packaging LLC (internal)

Sender's mailing record (kept on file, not sent with the letter)

- Letter signed and mailed: November 19, 2026, at the post office counter
- Service: USPS Certified Mail with Return Receipt, article no. 9589 0710 5270 0000 0000 00
- Certificate of Mailing: obtained at the counter on the date of mailing
- Email copy: sent November 19, 2026, 10:42 a.m. Central Time, to dana@copperleafbakery.example,

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with the letter and enclosures attached as one PDF

- Return receipt: to be attached to this record when it comes back
- Recorded by: Marcus Ide

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