



Sample UCC § 3-311 First Presentment Letter

Subject: Tender of Payment in Full and Accord & Satisfaction under UCC § 3-311

To: [Creditor Name]

From: [Your Full Legal Name / Trust Name]

Date: [MM/DD/YYYY]

Dear [Creditor Name or Debt Collector]:

This letter serves as formal presentment of **payment in full** under **UCC § 3-311**, in satisfaction of the alleged debt referenced in your prior communication(s) dated [Insert Date(s)]. A good-faith tender has been enclosed in the form of [money order/check/reference method], clearly marked as full satisfaction of the alleged obligation.

By accepting, endorsing, or depositing said instrument, you agree to the terms of accord and satisfaction pursuant to:

- **UCC § 3-311(a)** – Discharge of claim if payment is tendered in good faith and accompanies a conspicuous statement.
- **UCC § 3-311(b)** – The debt must be unliquidated or subject to a bona fide dispute.
- **UCC § 3-311(c–d)** – Non-objection within 90 days constitutes acceptance.

If you reject this presentment, return the instrument and notify me in writing within five (5) business days. Failure to do so constitutes **acquiescence** and full discharge of the disputed amount.

Sincerely,

[Your Signature]

[Printed Name]

[Contact Information]

Enclosure: [Money Order / Certified Payment Copy]

State of [Your State]

County of [Your County]

On this ____ day of _____, **20__**, before me, the undersigned notary public, personally appeared **[Your Name]**, known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument and acknowledged that they executed the same for the purposes therein contained.

Notary Public Signature _____

My Commission Expires: _____

(Seal)