

DATE: [Insert Date]

TO:

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION - OVERDUE HOA ASSESSMENTS

Dear [Homeowner Name],

This letter serves as a formal final warning regarding your delinquent account with the [Name of Homeowners Association]. As of [Date], our records indicate that your account remains unpaid in the amount of \$[Total Amount Due].

This balance includes the following:

- Past Due Assessments: \$[Amount]
- Late Fees: \$[Amount]
- Interest: \$[Amount]
- Administrative Charges: \$[Amount]

Despite previous notices, we have not received the necessary payment or a request to establish a payment plan. Please be advised that if the full balance is not paid by [Deadline Date - e.g., 10 days from receipt], the Board of Directors will be forced to escalate this matter for legal collection.

Failure to settle this debt will result in the following actions:

1. Placement of a formal Lien against your property.
2. Filing of a lawsuit to obtain a money judgment.
3. Possible foreclosure proceedings as permitted by the Association's governing documents and state law.
4. Reporting of this delinquency to national credit bureaus.

All legal fees and court costs incurred during this process will be added to your total outstanding balance.

Please remit payment immediately to the address below:

[HOA Name or Management Company Name]

[Payment Mailing Address]

[City, State, Zip Code]

If you believe this is in error or wish to discuss a payment arrangement, you must contact the [HOA Board/Management Office] at [Phone Number] or [Email Address] before [Deadline Date].

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title: e.g., HOA President / Property Manager]

[Name of HOA Association]