

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

RE: SECOND NOTICE OF OVERDUE HOA ASSESSMENTS

Dear [Homeowner Name],

This is a second formal request regarding your unpaid Homeowners Association (HOA) assessments for the property located at [Property Address].

As of [Date], our records indicate that your account remains past due in the amount of \$[Total Amount Due]. This balance includes the original assessment, as well as late fees and interest charges as permitted by the Association's governing documents.

Account Summary:

- Past Due Assessment: \$[Amount]
- Late Fees: \$[Amount]
- Interest/Other Charges: \$[Amount]
- **Total Balance Due: \$[Total Amount]**

Please remit payment in full by [Due Date] to avoid further action. Payments can be made via [Payment Method/Online Portal/Mailing Address].

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and would like to request a payment plan, please contact the Board or the Management Office immediately at [Phone Number] or [Email Address].

Failure to resolve this debt may result in further collection efforts, including the referral of your account to a collection agency or legal counsel, which may incur additional costs for which you will be responsible.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Name of Board Member]

[Title, e.g., Treasurer]

[HOA Name]