

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

RE: SECOND NOTICE OF OVERDUE HOMEOWNER ASSOCIATION (HOA) FEES

Dear [Homeowner Name],

This letter serves as a second formal notice regarding your outstanding balance with the [Association Name]. Our records indicate that we have not yet received payment following our initial reminder sent on [Date of First Letter].

As of [Current Date], your account is past due in the amount of **[\$[Total Amount Due]**. This balance includes:

- Unpaid Assessments: **[\$[Amount]**
- Late Fees: **[\$[Amount]**
- Interest/Administrative Charges: **[\$[Amount]**

Please remit the full payment by [Deadline Date] to avoid further action. Payments can be made via [Payment Method/Online Portal Link] or by mailing a check to the address listed below.

If you are experiencing financial hardship, please contact the Board of Directors or the Management Office immediately at [Phone Number] or [Email Address] to discuss a potential payment plan.

Failure to settle this debt or contact our office may result in the referral of your account to a collection agency or legal counsel, which may incur additional legal fees and costs for which you will be responsible.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Signature]

[Title, e.g., HOA Treasurer or Property Manager]

[Association Name]

[Mailing Address]