

SENT VIA CERTIFIED MAIL

Date: [Date]
To: [Debtor Name]
Address: [Debtor Address]
City, State, Zip: [Debtor City, State, Zip]

RE: NOTICE OF DEFAULT AND INTENT TO FILE LIEN

Dear [Debtor Name],

This letter serves as formal notice that you are in default of your payment obligations regarding the property located at [Property Address or Description].

As of this date, your account is past due in the amount of **[\$Total Amount Owed]**. This balance includes:

- Principal Amount: \$[Amount]
- Late Fees: \$[Amount]
- Interest/Other Charges: \$[Amount]

Despite previous requests for payment, the balance remains unpaid. Failure to remit the full amount within [Number] days of the date of this letter will result in the immediate filing of a formal Lien against the aforementioned property.

A property lien is a public record that encumbers the title of your property, which may prevent you from selling, refinancing, or transferring ownership until the debt is satisfied in full. Additionally, further legal action may be taken to recover the debt, which may include additional legal fees and court costs for which you will be responsible.

To prevent the filing of this Lien, please submit payment to the following address:

[Payee Name/Company]
[Payment Mailing Address]
[Phone Number]

If you believe this notice has been sent in error, or if you wish to discuss a payment arrangement, please contact us immediately.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Company Name]