

FINAL NOTICE BEFORE LEGAL ACTION

Date: [Date]

[Homeowner Name]
[Property Address]
[City, State, Zip Code]

RE: NOTICE OF DELINQUENT ASSOCIATION DUES AND INTENT TO LITIGATE

Dear [Homeowner Name],

This letter serves as formal and final notice that your account with [Name of Homeowners Association] is severely past due. As of [Current Date], your total outstanding balance is \$[Total Amount Due].

Despite previous reminders, our records indicate that you have failed to bring your account current. This balance includes:

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

DEMAND FOR PAYMENT

Please be advised that you have [Number of Days, e.g., 10] days from the date of this letter to remit the full payment of \$[Total Amount Due]. Payment must be received in our office no later than [Deadline Date].

CONSEQUENCES OF NON-PAYMENT

If full payment is not received by the deadline stated above, the Association will have no choice but to escalate this matter to legal counsel. This may result in the following actions without further notice to you:

1. Filing a lawsuit against you for the collection of the debt.
2. Recording a formal Lien against your property.
3. Foreclosure proceedings to satisfy the debt.
4. Reporting this delinquency to national credit bureaus.

Please note that if legal action is initiated, you will also be held responsible for all attorney fees, court costs, and additional collection expenses incurred by the Association.

Please make your check or money order payable to [Name of Association] and mail it to:

[Payment Mailing Address]
[City, State, Zip Code]

If you have already sent payment, please contact our office immediately at [Phone Number] to confirm receipt.

Sincerely,

[Your Name/Signature]
[Title, e.g., Board President / Property Manager]
[Name of Association]