

FINAL NOTICE BEFORE LEGAL ACTION / COLLECTION

Date: [Insert Date]

To: [Homeowner Name]

Address: [Homeowner Property Address]

Account Number: [Insert Account Number]

Dear [Homeowner Name],

This letter serves as the **OFFICIAL FINAL WARNING** regarding your outstanding balance with the [HOA Name] Homeowners Association. According to our records, your account is seriously delinquent.

Despite previous notifications, we have not received the required payment. As of [Current Date], your total balance due is: **\$(Total Amount)**.

Breakdown of Charges:

- Past Due Assessments: $$(Amount)$
- Late Fees: $$(Amount)$
- Interest: $$(Amount)$
- Administrative/Legal Costs: $$(Amount)$

Please be advised that if the full payment of **\$(Total Amount)** is not received by **[Deadline Date]**, the Board of Directors will take the following actions without further notice:

- Transfer of your account to a third-party collection agency or legal counsel.
- The filing of a formal lien against your property.
- The suspension of access to community amenities (pool, clubhouse, etc.).
- Initiation of a lawsuit or foreclosure proceedings as permitted by the CC&Rs and state law.

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

Please remit payment immediately via [Payment Method/Online Portal] or mail a check to the address below. If you believe this is an error or wish to discuss a payment plan, you must contact [Contact Person/Management Name] at [Phone Number] or [Email Address] before the deadline mentioned above.

Sincerely,

[Your Name/Signature]

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

[HOA Name / Management Company Name]