

## FINAL NOTICE PRIOR TO LEGAL ACTION

[Date]

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

RE: NOTICE OF DELINQUENT ASSESSMENT - FINAL DEMAND

Dear [Homeowner Name],

This letter serves as the third and final formal demand for payment regarding your overdue Homeowner Association (HOA) assessments for the property located at [Property Address].

As of [Date], your account remains delinquent in the amount of **[\$Total Amount Due]**. This balance includes base assessments, late fees, interest, and administrative costs incurred to date.

### **Breakdown of Charges:**

- Past Due Assessments: **[\$Amount]**
- Late Fees/Interest: **[\$Amount]**
- Administrative/Legal Fees: **[\$Amount]**
- **Total Balance Due: **[\$Total Amount]****

Despite previous notifications sent on [Date of First Notice] and [Date of Second Notice], we have not received payment or a formal request for a payment plan. Please be advised that this is your final opportunity to resolve this debt voluntarily.

### **REQUIRED ACTION:**

Full payment must be received by the Association no later than [Deadline Date, e.g., 10 days from date of letter]. Payments can be made via [Payment Method/Online Portal/Mailing Address].

### **CONSEQUENCES OF NON-PAYMENT:**

Failure to remit payment by the aforementioned date will result in the following actions without further notice:

1. Your account will be turned over to legal counsel or a collection agency.
2. A formal Lien may be recorded against your property.
3. A lawsuit may be filed to seek a money judgment or foreclosure.
4. Suspension of common area privileges and voting rights.
5. Responsibility for all additional attorney fees and court costs.

If you have already sent payment, please disregard this notice and contact the management office immediately to confirm receipt.

Sincerely,

[Your Name/Board Member Name]

[Title, e.g., Treasurer/Property Manager]

[HOA Name]

[Phone Number]

[Email Address]