

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

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

Re: FINAL DEMAND FOR PAYMENT - Account #[Insert Account Number]

Dear [Homeowner Name],

This letter serves as formal notice that your account with [Name of Homeowner Association] is severely delinquent. As of the date of this letter, your total outstanding balance is \$[Insert Total Amount], which includes unpaid assessments, late fees, interest, and administrative costs.

Despite previous notices, you have failed to bring your account current. This is your final opportunity to resolve this debt voluntarily before legal action is initiated.

DEMAND FOR PAYMENT

You are hereby demanded to pay the full amount of \$[Insert Total Amount] by [Insert Deadline Date, e.g., 10 days from date of letter]. Payment must be made by cashier's check or money order payable to "[Name of Homeowner Association]" and delivered to:

[Name of Management Company/Law Firm]
[Mailing Address]
[City, State, Zip Code]

NOTICE OF INTENT TO SUE

If payment is not received in full by the deadline stated above, the Association will exercise its legal rights without further notice. This may include, but is not limited to:

- Filing a lawsuit against you personally to obtain a money judgment;
- Recording a lien against your property;
- Foreclosing on the Association's lien;
- Garnishments of wages or bank accounts once a judgment is obtained.

Please be advised that if legal action is commenced, you will be responsible for additional court costs, process server fees, and reasonable attorney's fees, which will significantly increase the amount you owe.

Govern yourself accordingly.

Sincerely,

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