

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

To: [Homeowner Name]

Address: [Property Address]

Account Number: [Account Number]

Dear [Homeowner Name],

This letter serves as formal notification that your Homeowners Association (HOA) account is severely delinquent. Despite previous notices, your balance of \$[Total Amount Owed] remains unpaid.

Your balance consists of the following:

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

FINAL DEMAND FOR PAYMENT

You are hereby given until [Deadline Date] to remit full payment to the Association. If payment is not received by this date, the Board of Directors has authorized the following actions:

1. Placement of a formal Lien against your property.
2. Commencement of a lawsuit to recover all owed funds.
3. Foreclosure proceedings to satisfy the debt.
4. Reporting of this delinquency to national credit bureaus.

Please note that once this account is transferred to our legal counsel, you will be responsible for all additional attorney fees and court costs incurred, which will significantly increase your total debt.

Please remit payment immediately to [Payment Address/Instructions] or contact [Management Name] at [Phone Number] to discuss any immediate payment arrangements.

Govern yourself accordingly.

Sincerely,

[Your Name/Signature]

[Title: e.g., Board President / Property Manager]

[Association Name]