

DATE: [Current Date]

TO:

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

RE: NOTICE OF DELINQUENT ASSESSMENTS AND INTENT TO INITIATE LITIGATION

Dear [Homeowner Name],

This letter serves as formal notice that your account with [Homeowners Association Name] is severely delinquent. As of [Date], our records indicate an outstanding balance of **[\$[Total Amount Owed]]**.

This balance includes the following:

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

Despite previous notices, this debt remains unpaid. Please be advised that if the full balance is not received by [Deadline Date - e.g., 10 or 30 days from today], this matter will be referred to legal counsel to initiate formal litigation.

Legal action may result in the following:

- A lawsuit filed against you for a personal money judgment.
- The filing and foreclosure of a secondary lien against your property.
- Garnishment of wages or seizure of bank account funds.
- Additional attorney fees and court costs added to your current balance.

To prevent further action, please remit payment in full to the address below or contact our office at [Phone Number] immediately to discuss a formal payment plan.

Remit Payment To:

[Association or Management Name]

[Payment Address]

[City, State, Zip Code]

Governing laws may provide you with certain rights regarding the validation of this debt. If you dispute this debt or any portion thereof, you must notify this office in writing within thirty (30) days of receiving this notice.

Sincerely,

[Your Name/Signature]
[Title: Board Member / Property Manager]
[Homeowners Association Name]