

DATE: [Date]

SENT VIA: [Certified Mail / Return Receipt Requested]

DEMAND FOR PAYMENT: [Check/Reference Number]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FORMAL NOTICE OF INTENT TO LITIGATE REGARDING DISHONORED FUNDS

Dear [Debtor Name],

This letter serves as formal notice regarding the check/payment listed below, which was returned by [Bank Name] marked as [Insufficient Funds / Account Closed / Stop Payment].

- **Check Number:** [Check Number]
- **Date of Check:** [Date]
- **Original Amount:** \$[Amount]
- **Return Fee:** \$[Fee Amount]
- **TOTAL DUE:** \$[Total Amount]

Under the laws of [State/Province], you are hereby notified that you have [Number of Days, e.g., 10 or 30] days from the receipt of this notice to tender payment in full for the amount listed above. Payment must be made in the form of **cash, cashier's check, or money order**.

Failure to satisfy this debt within the specified timeframe will result in immediate legal action. This may include, but is not limited to, the filing of a civil lawsuit to recover the original debt, service charges, court costs, and reasonable attorney fees as permitted by law.

Please deliver payment to the following address:

[Payee Name/Company]

[Mailing Address]

[City, State, Zip Code]

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]