

[Your Name/Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

**RE: FORMAL NOTICE OF DISHONORED PAYMENT AND INTENT TO PURSUE  
LEGAL ACTION**

Dear [Recipient Name],

This letter serves as formal notice regarding your payment dated [Date of Payment] in the amount of \$[Amount]. This payment, submitted via [Check Number/Electronic Transfer Reference], was returned by the financial institution marked as [Reason: e.g., Insufficient Funds/Account Closed].

To date, we have not received a replacement for this failed transaction. Please be advised that the issuance of a dishonored payment is a serious matter. We hereby demand that you provide payment in full, including a returned payment fee of \$[Fee Amount], no later than [Deadline Date].

Payment must be made via certified funds (Cashier's Check, Money Order, or Wire Transfer) to ensure immediate clearance.

Failure to settle this debt by the date specified above will leave us with no alternative but to initiate legal proceedings to recover the balance, interest, and any applicable legal fees. This may also involve reporting this delinquency to credit bureaus or referring the matter to a professional collection agency.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]  
[Your Title/Position]