

**DATE:** [Insert Date]

**TO:**

[Name of Debtor]  
[Address of Debtor]  
[City, State, Zip Code]

**RE: FORMAL NOTICE OF INTENT TO INITIATE LEGAL PROCEEDINGS**

Dear [Name of Debtor],

This letter serves as formal notice regarding Check Number [Insert Check Number], dated [Insert Check Date], in the amount of \$[Insert Amount], which was returned by [Insert Bank Name] unpaid for the following reason: [Insert Reason, e.g., Insufficient Funds/Account Closed].

Despite previous attempts to resolve this matter, we have not yet received the full payment for the aforementioned check. Please be advised that unless we receive payment in full, plus a returned check fee of \$[Insert Fee Amount], within [Insert Number of Days, e.g., 10] days of the date of this letter, we will have no choice but to initiate formal legal proceedings against you.

Such legal action may include, but is not limited to, filing a lawsuit in civil court to recover the original amount, applicable interest, legal fees, and any statutory damages permitted by state law.

Please remit payment immediately via [Insert Payment Method, e.g., Cashier's Check or Money Order] to the following address:

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

Govern yourself accordingly.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Phone Number]