

**DATE:** [Insert Date]

**TO:**

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**RE: NOTICE OF INTENT TO FILE LEGAL ACTION - UNPAID CHECK**

Dear [Recipient Name],

This letter serves as a formal notice regarding Check Number [Check Number], dated [Check Date], in the amount of \$[Amount]. This check was returned by the bank unpaid due to [Reason, e.g., Insufficient Funds/Account Closed].

Following our previous communication, you promised to replace this payment by [Agreed Date]. As of today, I have not received the replacement funds. This constitutes a broken promise and a failure to resolve your outstanding debt.

Please be advised that this is your **FINAL WARNING**. You are hereby requested to remit the full amount of \$[Amount], plus a returned check fee of \$[Fee Amount], for a total of \$[Total Amount], within [Number] days of the date of this letter.

Payment must be made via certified funds (Cashier's Check or Money Order) to the address listed below.

If payment is not received by [Deadline Date], I will have no choice but to pursue formal legal action to recover the debt. This may include filing a lawsuit in Small Claims Court, reporting the delinquency to credit bureaus, and seeking additional costs for court fees and interest as permitted by law.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Address]