

Date: [Insert Date]

Sent via: [Certified Mail / Formal Delivery]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Your Name or Company Name]

[Your Address]

[Your Phone Number]

RE: FORMAL DEMAND FOR PAYMENT - CHECK RETURNED (ACCOUNT CLOSED)

Dear [Debtor Name],

This letter serves as formal notice regarding check number [**Check Number**], dated [**Check Date**], in the amount of \$[**Amount**]. This check was submitted to us as payment for [Description of Goods or Services].

On [Date Check was Returned], the check was returned by the financial institution marked "**Account Closed.**"

The issuance of a check on a closed account is a serious matter. We demand that you make payment in full for the face value of the check, plus a returned check fee of \$[**Fee Amount**], for a total balance of \$[**Total Amount**].

Please remit the total amount via **cash, cashier's check, or money order** to the address listed above within [Number, e.g., 10] business days of the date of this letter.

Failure to resolve this debt immediately may result in further action, including but not limited to, the referral of this matter to a collection agency, reporting to credit bureaus, or the commencement of legal proceedings. We also reserve the right to report this incident to the local District Attorney's office or law enforcement as permitted by law.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Position]