

FORMAL NOTICE PURSUANT TO STATE LAW

Date: [Insert Date]

To: [Name of Debtor/Company Name]

Address: [Debtor Address]

City, State, Zip: [Debtor City, State, Zip]

RE: NOTICE OF DISHONORED CHECK AND INTENT TO FILE LAWSUIT

Dear [Name of Contact Person or Business Owner],

This letter serves as formal notice that check number [Check Number], dated [Date of Check], in the amount of \$[Amount of Check], drawn on [Name of Bank] and made payable to [Your Company Name], was returned by the bank unpaid and marked "Insufficient Funds" (or "Account Closed/Stop Payment").

To date, our records indicate that this debt remains unpaid. This letter constitutes your formal demand for payment in full of the face value of the check, plus a returned check fee of \$[Fee Amount], totaling \$[Total Amount Due].

Please be advised that if payment is not received in our office within [Number, e.g., 10 or 30] days from the date of this notice, we intend to initiate legal proceedings against you and your company to recover the full amount due, plus any applicable interest, court costs, and reasonable attorney fees as permitted by law.

In many jurisdictions, the issuance of a check without sufficient funds may also carry statutory penalties, which can include treble damages (three times the amount of the check) in a civil suit.

Please remit payment immediately via certified check, cashier's check, or money order to the following address:

[Your Company Name]

[Your Mailing Address]

[City, State, Zip]

If you believe this notice was sent in error or if the check has already been paid, please contact us immediately at [Your Phone Number].

Sincerely,

[Your Name/Signature]

[Your Title]

[Your Company Name]