

## FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

To: [Debtor Name]  
[Debtor Address]  
[City, State, Zip Code]

RE: NOTICE OF DISHONORED CHECK AND INTENT TO SUE

Dear [Debtor Name],

This letter serves as formal and final notice regarding check number #[Insert Check Number], dated [Insert Date on Check], in the amount of \$[Insert Amount]. This check was returned by your financial institution unpaid and marked as [Reason: e.g., Non-Sufficient Funds / Account Closed].

Despite previous attempts to resolve this matter, the balance remains unpaid. Be advised that your failure to satisfy this debt is a violation of state law. This is your final opportunity to settle this account before we initiate a formal lawsuit against you in [Insert Name of County/Court] to recover the full amount of the check, plus applicable late fees, bank charges, and legal costs.

**To prevent legal action, you must provide payment in the amount of \$[Total Amount Due] via certified funds (cashier's check or money order) within [Insert Number, e.g., 10] days from the date of this letter.**

Please deliver payment to the following address:

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

If payment is not received by the deadline stated above, we will proceed with a civil summons and complaint without further notice. This may result in a court judgment against you, which can include attorney fees and interest, and may negatively impact your credit rating.

Govern yourself accordingly.

Sincerely,

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