

Date: [Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF DISHONORED INSTRUMENT AND DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as formal notice that the following instrument has been returned by [Bank Name] marked as [Reason for Return, e.g., Insufficient Funds/Account Closed]:

- **Instrument Number:** [Check or Reference Number]
- **Date of Instrument:** [Date on Check]
- **Amount:** \$[Amount]

As of this date, the above amount remains unpaid and is considered an outstanding debt. In addition to the face value of the instrument, a service charge of \$[Amount] is now due, as permitted by law, bringing the total balance to \$[Total Amount].

Demand is hereby made for the total amount of \$[Total Amount] to be paid in full within [Number] days from the date of this notice. Payment must be made via certified funds, money order, or cash. Personal checks will not be accepted.

Please remit payment to the following address:

[Your Name or Company Name]

[Your Address]

[City, State, Zip Code]

Failure to resolve this matter within the specified timeframe may result in further legal action to recover the debt, which may include court costs and attorney fees.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]