

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

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

RE: NOTICE OF DISHONORED CHECK # [Check Number]

Dear [Recipient Name],

This letter serves as formal and final notice that your check in the amount of \$[Amount], dated [Date on Check], made payable to [Your Name/Company Name], was returned by [Bank Name] unpaid due to [Reason, e.g., Insufficient Funds].

Despite previous attempts to resolve this matter, the balance remains unpaid. Be advised that under the laws of [Insert State], the issuance of a check with knowledge that it will not be honored may constitute a criminal offense.

To avoid further action, you must provide payment in full for the face value of the check plus a returned check fee of \$[Fee Amount].

Total Amount Due: \$[Total Amount]

Payment must be made via **certified check, money order, or cash** and received by this office no later than [Deadline Date, e.g., 10 days from receipt of this letter].

Failure to settle this debt by the aforementioned date will result in this matter being referred to the District Attorney's office or local law enforcement for the filing of formal criminal charges, as well as the initiation of a civil lawsuit for the recovery of the debt, court costs, and legal fees.

Govern yourself accordingly.

Sincerely,

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