FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

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

Re: NOTICE OF DISHONORED CHECK

Check Number: [Insert Check Number]
Date of Check: [Insert Date on Check]
Amount: $[Insert Check Amount]

Dear [Debtor Name],

This letter serves as formal and final notice that the check referenced above, which you provided as payment to [Your Company/Name], was returned by the financial institution marked "Insignificant Funds" (NSF) or "Account Closed."

Despite previous attempts to resolve this matter, the balance remains unpaid. You are hereby notified that you have [Insert Number, e.g., 10] days from the receipt of this letter to remit the full amount of the check plus a returned check fee of $[Insert Fee Amount], for a total of **$[Insert Total Amount]**.

Payment must be made via **certified check, money order, or cash**. Personal checks will not be accepted.

Failure to settle this debt within the specified timeframe will leave us with no choice but to pursue formal legal action. This may include, but is not limited to, filing a civil lawsuit, reporting the delinquency to credit bureaus, and/or referring this matter to local law enforcement or the District Attorney's office for prosecution under state "Bad Check" laws.

Please govern yourself accordingly to avoid additional legal fees, court costs, and potential criminal penalties.

Sincerely,

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