

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Date]

To: [Name of Debtor]

Address: [Debtor's Address]

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

RE: NOTICE OF DISHONORED CHECK

Dear [Name of Debtor],

This letter serves as formal notice that check number [Check Number], dated [Date on Check], in the amount of \$[Amount], drawn on [Bank Name], was returned by the financial institution marked "Insufficient Funds" or "Account Closed."

This is your **FINAL NOTICE**. Despite previous attempts to resolve this matter, the balance remains unpaid. Your failure to make restitution for a dishonored check may be a violation of state law and subject to both civil and criminal prosecution.

To avoid immediate legal action, you are required to pay the following amount within [Number of Days, e.g., 10] days of receipt of this notice:

- Check Amount: \$[Amount]
- Returned Check Fee: \$[Fee Amount]
- **Total Due: \$[Total Amount]**

Payment must be made in the form of **cash, cashier's check, or money order**. Personal checks will not be accepted.

If full payment is not received by [Deadline Date], we will have no choice but to turn this matter over to the [Local District Attorney/Police Department] and/or initiate a civil lawsuit to recover the funds, plus any applicable court costs and legal fees.

Please govern yourself accordingly.

Sincerely,

[Your Name/Company Name]

[Your Phone Number]

[Your Address]