

[Your Name/Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: NOTICE OF DISHONORED ITEM AND DEMAND FOR SECURED FUNDS**

Dear [Recipient Name],

This letter serves as formal notice that the following payment instrument has been returned by the financial institution marked as "Dishonored" or "Insignificant Funds":

- **Check/Reference Number:** [Number]
- **Date of Instrument:** [Date]
- **Amount:** \$[Amount]
- **Reason for Return:** [Reason, e.g., NSF/Account Closed]

As a result of this returned item, your account is now past due. In addition to the original amount listed above, a returned item fee of \$[Fee Amount] has been assessed to your account, bringing the total balance due to **\$[Total Amount]**.

**DEMAND FOR SECURED FUNDS:**

We require that the total balance be paid in full within [Number] days of the date of this letter. To ensure successful processing, we will only accept payment in the form of **secured funds** (Cashier's Check, Money Order, or Cash).

Please remit payment to the following address:

[Your Name/Company Name]  
[Payment Address]  
[City, State, Zip Code]

Failure to resolve this matter within the specified timeframe may result in further action, including the suspension of services, reporting to credit bureaus, or legal proceedings to recover the debt.

If you have already sent payment or believe this notice was sent in error, please contact our office immediately at [Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Position]