Date: [Insert Date]

To: [Customer Name]
Address: [Customer Address]
City, State, Zip: [City, State, Zip]

Subject: FINAL NOTICE OF LAYAWAY DEFAULT AND CANCELLATION

Dear [Customer Name],

This letter serves as formal notification that your layaway agreement for the item(s) listed below has defaulted due to non-payment.

Account Details:
Layaway Order Number: [Order Number]
Date of Agreement: [Start Date]
Description of Item(s): [Description]
Total Purchase Price: $[Amount]
Last Payment Received: [Date of Last Payment]

Per our Layaway Policy, payments must be made according to the agreed schedule. Our records indicate that your account is now [Number] days past due. Despite previous attempts to contact you, we have not received the required balance.

As of [Cancellation Date], your layaway contract is officially cancelled.

The item(s) listed above will be returned to our active inventory for public sale. Regarding your previous payments:

- Total Payments Made: $[Amount]
- Service/Cancellation Fee (Non-refundable): $[Amount]
- **Total Refund Amount Due to You: $[Amount]**

Please visit our store location or contact our billing department at [Phone Number] to arrange for your refund. Refunds will be issued in accordance with our original store policy.

If you believe this notice has been sent in error, please contact us immediately.

Sincerely,

[Your Name/Department Name]
[Company Name]
[Phone Number]