

DATE: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF DISHONORED CHECK AND DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as formal notice that the check listed below, which was submitted by you as payment, has been returned by the financial institution marked "Unpaid" or "Insignificant Funds."

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

In addition to the face value of the check, you are hereby charged a returned check fee of \$[Insert Fee Amount] as permitted by state law. The total balance now due is **\$[Insert Total Amount]**.

DEMAND FOR CASHIER'S FUNDS

Demand is hereby made for immediate payment of the total amount. Because your previous personal/business check was dishonored, we require that payment be made exclusively via **Cashier's Check, Money Order, or Certified Funds.**

Please remit payment to the following address within [Insert Number of Days, e.g., 10] days of the date of this letter:

[Your Name or Company Name]

[Your Mailing Address]

[City, State, Zip Code]

Failure to rectify this matter within the specified timeframe may result in further legal action, including but not limited to, the initiation of a civil lawsuit or the referral of this matter to a collection agency. Please be advised that in many jurisdictions, passing a dishonored check can lead to additional statutory damages or criminal penalties.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Phone Number]