

Date: [Insert Date]

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

RE: NOTICE OF RETURNED ITEM AND DEMAND FOR PAYMENT

Dear [Recipient Name],

This letter serves as formal notice that the check listed below, which was submitted for payment, has been returned by the financial institution marked "Insufficient Funds" or "Account Closed."

Check Number: [Insert Check Number]  
Check Date: [Insert Check Date]  
Check Amount: \$[Insert Amount]  
Returned Item Fee: \$[Insert Fee Amount]  
**Total Amount Due: \$[Insert Total Amount]**

Pursuant to applicable law, we hereby demand that the total amount due be paid in full within [Insert Number] days of the date of this letter.

Due to the return of this item, we will no longer accept personal or business checks for this balance. Payment must be made exclusively via **Cashier's Check** or **Money Order** made payable to [Insert Your Name/Company Name].

Please deliver or mail the payment to the following address:

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

Failure to remit the full amount by the deadline may result in further legal action or the referral of this matter to a collection agency.

Sincerely,

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