

[Date]
[Homeowner Name]
[Property Address]
[City, State, Zip Code]

RE: PRE-COLLECTION NOTICE - DELINQUENT HOA DUES

Dear [Homeowner Name],

This letter serves as a formal notice regarding your delinquent account with the [HOA Name] Homeowners Association. According to our records, your account is currently past due for the following amounts:

- Past Due Assessments: \$[Amount]
- Late Fees: \$[Amount]
- Interest: \$[Amount]
- **Total Balance Due: \$[Total Amount]**

This is a courtesy notice to allow you to resolve this debt before your account is formally turned over to a third-party collection agency or legal counsel. Once an account is sent to collections, additional administrative fees and legal costs may be added to your balance.

Please submit your full payment by [Deadline Date] to avoid further action. Payments can be made via [Payment Method/Online Portal].

If you believe there is an error in our records or if you are experiencing financial hardship and wish to request a payment plan, please contact the Management Office immediately at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Signature]
[Title/Board Position]
[HOA Name]