

[Date]

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

RE: SECOND NOTICE - PAST DUE HOA ASSESSMENT

Dear [Homeowner Name],

This letter serves as a second notice regarding your outstanding balance with the [HOA Name] Homeowners Association. Our records indicate that your account remains past due despite our previous notification sent on [Date of First Notice].

As of [Current Date], your account balance is as follows:

- Past Due Assessment: \$[Amount]
- Late Fees: \$[Amount]
- Interest (if applicable): \$[Amount]
- **Total Balance Due: \$[Total Amount]**

Please submit your payment in full by [Due Date] to avoid further action. Payments can be made via [Payment Method: Online Portal, Mail, or Office Location].

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and would like to discuss a payment plan, please contact the Association management office immediately at [Phone Number] or [Email Address].

Failure to settle this balance may result in additional late charges, suspension of community privileges, or the referral of your account to a collection agency or legal counsel.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Board Member Name]
[Title]
[HOA Name]