

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

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

RE: NOTICE OF DISHONORED CHECK

Dear [Recipient Name],

This letter serves as formal and final notice regarding check number #[Insert Check Number], dated [Insert Date], in the amount of \$[Insert Amount], which was returned by your financial institution marked "Insufficient Funds" or "Account Closed."

Despite previous attempts to resolve this matter, the balance remains unpaid. Your failure to rectify this situation is a serious matter.

DEMAND FOR PAYMENT:

You are hereby instructed to pay the full face value of the check (\$[Insert Amount]) plus a returned check fee of \$[Insert Fee Amount], for a total of **\$[Insert Total Amount]**.

This payment must be made in the form of **certified funds, cashier's check, or cash** and must be received by our office no later than [Insert Deadline Date, e.g., 5 business days from today].

IMMINENT LEGAL ACTION:

Failure to remit payment by the aforementioned deadline will result in immediate legal action. We reserve the right to:

- File a civil lawsuit to recover the debt, plus court costs and attorney fees.
- Report this incident to the local District Attorney's office or law enforcement for criminal prosecution under state bad check laws.
- Report the delinquency to major credit bureaus.

Please govern yourself accordingly and remit payment immediately to avoid the expense and embarrassment of legal proceedings.

Sincerely,

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