

URGENT NOTICE: NOTICE OF INSUFFICIENT FUNDS AND PRE-LITIGATION WARNING

Date: [Insert Date]

To:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

From:

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

Re: Notice of Dishonored Check/Payment

Dear [Recipient Name],

This letter serves as formal notice that the following payment has been returned by the financial institution marked as "Insufficient Funds" (NSF):

- Check/Transaction Number: [Number]
- Date of Check: [Date]
- Amount: \$[Amount]

As of this date, the balance remains unpaid. In addition to the original amount, a returned check fee of \$[Fee Amount] is now due, bringing the total outstanding balance to \$[Total Amount].

Please be advised that this is your final opportunity to resolve this debt voluntarily. You are requested to remit the total amount of \$[Total Amount] via certified check, money order, or cash within [Number, e.g., 10] days of the date of this letter.

Failure to make full payment by [Deadline Date] will result in immediate further action. We reserve the right to pursue all available legal remedies, which may include:

1. Commencing a formal civil lawsuit to recover the debt, plus interest and court costs.
2. Reporting this default to major credit reporting agencies.
3. Referring this matter to a professional collection agency.
4. Seeking statutory damages as permitted under state law for dishonored instruments.

Please govern yourself accordingly and remit payment immediately to avoid litigation.

Sincerely,

[Your Signature]

[Your Printed Name]