

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

RE: FINAL DEMAND FOR PAYMENT - ACCOUNT #[Account Number]

Dear [Homeowner Name],

This letter serves as formal notice that your account with the [HOA Name] Homeowners Association is severely delinquent. Despite previous notices, our records indicate that your balance remains unpaid.

Total Amount Due: \$[Total Balance]

This balance includes the following:

- Past Due Assessments: \$[Amount]
- Late Fees: \$[Amount]
- Interest: \$[Amount]
- Collection/Administrative Costs: \$[Amount]

FINAL NOTICE: You are hereby requested to remit the total amount due of \$[Total Balance] by no later than [Deadline Date]. Payment should be made to [Payment Address/Method].

Failure to settle this debt by the specified date will result in the Association taking further legal action to collect the debt. This may include, but is not limited to:

- Filing a lien against your property.
- Initiating a lawsuit/foreclosure proceeding.
- Suspending access to common areas and amenities.
- Reporting the delinquency to credit bureaus.
- Referral of your account to an outside collection agency or legal counsel.

Please note that any additional legal or collection fees incurred will be added to your account balance. We strongly urge you to resolve this matter immediately to avoid further costs and legal consequences.

If you have already sent payment, please disregard this notice and contact the management office at [Phone Number] to confirm receipt.

Sincerely,

[Your Name/Signature]

[Title, e.g., Board Treasurer or Property Manager]

[HOA Name]