

[Law Firm Name]
[Attorney Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

RE: NOTICE OF DELINQUENT ASSESSMENTS AND DEMAND FOR PAYMENT

Property Address: [Subject Property Address]
Account Number: [Account Number]

Dear [Homeowner Last Name],

This law firm represents [Name of Homeowners Association] (the "Association"). According to the Association's records, your account is seriously delinquent. Our records indicate that you have failed to pay the required assessments and related charges for the property located at [Subject Property Address].

As of [Date], the total amount due and owing to the Association is **[\$[Total Amount]]**. This balance is broken down as follows:

- Unpaid Assessments: \$[Amount]
- Late Fees: \$[Amount]
- Interest: \$[Amount]
- Attorney Fees/Costs: \$[Amount]
- Other Charges: \$[Amount]

DEMAND IS HEREBY MADE that you pay the total amount of **[\$[Total Amount]]** within [Number, e.g., 15 or 30] days of the date of this letter. Payment must be made by certified check or money order payable to "[Name of Association or Law Firm]" and mailed to the address listed above.

Failure to remit payment in full or contact this office to arrange a payment plan within the time specified may result in further legal action. Such action may include, but is not limited to, filing a lawsuit to obtain a personal judgment against you, filing a lien against your property, and/or initiating foreclosure proceedings as permitted by the Association's Governing Documents and State Law.

If you dispute the validity of this debt or any portion thereof, you must notify this office in writing within thirty (30) days of receiving this notice. Otherwise, the debt will be assumed valid.

Governing Law: This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,

[Attorney Signature]

[Attorney Name]

[Law Firm Name]