

FINAL NOTICE BEFORE 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 a formal final warning regarding check number [Check Number], dated [Check Date], in the amount of \$[Amount], which was issued to [Your Name/Company Name].

This check was returned by the bank unpaid due to [Reason, e.g., Insufficient Funds/Account Closed]. Despite previous attempts to contact you, the balance remains unpaid.

DEMAND FOR PAYMENT

Pursuant to state law, demand is hereby made for the full payment of the face amount of the check plus a returned check fee of \$[Fee Amount], for a total amount due of **\$(Total Amount)**.

You are hereby notified that you must remit the total amount due in the form of cash, certified check, or money order within [Number, e.g., 10] days from the date of this notice.

Failure to settle this debt within the specified timeframe will result in immediate further action, which may include:

- Filing a formal complaint with the District Attorney or local law enforcement.
- Commencing a civil lawsuit to recover the amount of the check, court costs, and statutory damages.
- Reporting this default to credit bureaus.

Please govern yourself accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Phone Number]