

**Date:** [Insert Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

**RE: SECOND NOTICE OF OVERDUE ASSOCIATION DUES**

Dear [Homeowner Name],

According to our records, your account with the [HOA Name] remains past due. This is our second formal request for payment regarding your Homeowner Association dues.

As of this date, your outstanding balance is: **#[Total Amount Due]**

This balance includes the original assessment of #[Amount], plus a late fee of #[Late Fee Amount] as per the Association's governing documents.

Please submit your payment in full by [Due Date] to avoid further action. Payments can be made via [Insert Payment Method - e.g., Online Portal, Mail, or Management Office].

Failure to settle this debt may result in additional late charges, the suspension of community amenity privileges, and/or the referral of your account to a collection agency or legal counsel.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and would like to request a payment plan, please contact the Board of Directors immediately at [Phone Number/Email].

Sincerely,

[Your Name/Property Manager Name]

[HOA Board of Directors/Management Company Name]