

## Sample Delinquency Letter

Dear \_\_\_\_\_,

Our records indicate that your assessment fees are presently in arrears in the amount of \$\_\_\_\_\_ through \_(date)\_\_\_\_\_, including assessments, late charges, and interest which are provided for in the Declaration of Covenants, Conditions, and Restrictions.

We hereby make demand for payment for the above amount that is past due and owing. Unless we receive payment in full or you make satisfactory arrangements for payment immediately, we will file suit against you without further notice to recover this amount. If such action is necessary, you may be found liable for not only the assessment arrearage, but also for interest, late charges, court costs, and attorneys' fees. In addition, we will record a lien against your property with the \_\_\_\_\_ County Clerk and Recorder; we will also notify your mortgage company of your delinquency, and ask the company to call the balance of your loan due for failure to stay current with your assessment fees as required in your promissory note.

Interest accrues on your balance at \_\_\_\_\_ percent per month and late fees of \$ \_\_\_\_\_ per month are charged. You are also liable for attorney fees incurred by the association in pursuing this matter under the provisions of the declaration.

Should you fail to dispute this debt or any portion of it within thirty (30) days of receipt of this letter, we will assumed the debt is correct. You may also request in writing, within thirty (30) days of receipt of this letter, verification of this debt. However, the fact that you may dispute this debt or request verification of it will not delay filing a lawsuit as stated above.

If you advise us in writing to cease contacting you by telephone at your place of employment, we will make no further contacts. If you refuse to pay the debt or you wish us to cease further communication and you so advise us in writing, we won't communicate further with you except to advise you that we intend to invoke specified remedies that we ordinarily invoke and to advise you when we terminate our efforts.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. We sincerely hope legal action will not be necessary and that you will give this matter your immediate attention. However, should you ignore this letter, we will be forced to take legal action.

Very truly yours,