

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

DATE

NAME  
ADDRESS LINE 1  
ADDRESS LINE 2  
CITY, STATE ZIP CODE

**HAND DELIVERY**

**Re: Account with**

Dear :

Our firm represents . has requested that we contact you regarding a savings account which you owned jointly with your mother, . It is my understanding that after the death of , you came to the bank to close the account and were inadvertently paid \$ instead of the correct balance of \$ . Further, we understand on at least two occasions, you and have reached terms on how to resolve this matter. However, on both occasions you failed to honor your commitment.

Please be advised that the bank is willing to resolve this matter for a lump sum payment of \$ cash. If you do not settle this matter by paying the sum of \$ cash by the close of business on , has instructed us to proceed with litigation to recover the entire \$ which you were overpaid. If litigation is necessary, we will seek to recover attorney's fees and all costs of court in addition to the principal amount due.

This is a very serious matter which requires your immediate attention. If you desire to avoid litigation you must pay the \$ as provided herein above.

If you should have any questions, please do not hesitate to contact me.

Sincerely,

BY:

pc: :