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  |              |
|--|--------------|
| Re: vs.  |              |
| Dear :   |              |
| Please be advised that recently submitted two checks to my client, both of who were returned for insufficient funds. Please inform your client that he needs to redeem these Nor checks with cash or certified funds within three business days or my client intends to turn the checks over to the County District Attorney.  | ISF          |
| Also, I apologize for being so long in getting back to you regarding the issue of Promissory Note and Deed of Trust. My client had serious questions concerning your clie ability to repay the amounts and their priority position. These return checks have done nothing convince my client that is either willing or in a position to bring his account current.                                 | nt's         |
| Under the present situation, my client would only be willing to work a payment plan with the agrees to pay one/half of the outstanding balance by with the remaining one/half to be paid in four monthly installments beginning , which payments would be evidenced by Promissory Note bearing interest at the rate of 10% and secured by a Deed of Trust on the property as previously discussed. | half<br>by a |
| Please let me know your client's positions regarding these matters as soon as possible.  |              |
| Sincerely,   |              |
|  |              |
| BY:  |              |
| ;<br>pc:   |              |