**FINAL NOTICE OF COLLECTION**

Dear *(name of homeowner)*,

At this time, *ABC Homeowners Association* still has not received payment for your outstanding fines amounting to $\_\_\_\_\_ that was originally due on *(initial due date)*.

We have attempted to collect your unpaid fines on numerous occasions and have not gotten any response to the letters we sent on *(date when the first letter was sent)* and *(date when the second letter was sent)*. We have also tried to contact you via phone and email.

Your account is now \_\_\_ days past due.

I regret to inform you that we will have to turn over your account to a collection agency unless you settle the outstanding fines in full by *(date)* or come to an agreement on a payment plan by this date.

We hope to receive your response to avoid further collection actions, which may affect your credit rating. Should you have any questions, please do not hesitate to contact us at *(phone number)* or *(email address)*.

Sincerely,

Board of Directors

*ABC Homeowners Associations*