

SAMPLE OF A CERTIFIED FORM LETTER
FOR LACK OF FUNDS, INSUFFICIENT FUNDS OR ACCOUNT CLOSED CHECK

Date of letter

Mr. Johnny Check
1234 Any Street
Any Town, TX 12345

CERTIFIED MAIL NUMBER: _____

RE: Returned Checks

Dear Mr. Check:

This letter serves as notice that your check NUMBER PRINTED ON CHECK, dated DATE OF CHECK, in the amount of DOLLAR AMOUNT OF CHECK, made payable to NAME ON THE CHECK, has been refused payment by the drawee bank, NAME OF THE BANK PRINTED ON THE CHECK, CITY, STATE OF BANK, for the reason of lack of funds, insufficient funds or account closed. A *AMOUNT OF FEE processing fee has been added pursuant to Art. 9022, Vernon's Annotated Civil Statutes.

****THIS IS A DEMAND FOR PAYMENT IN FULL FOR A CHECK OR ORDER NOT PAID BECAUSE OF A LACK OF FUNDS OR INSUFFICIENT FUNDS. IF YOU FAIL TO MAKE PAYMENT IN FULL WITHIN 10 DAYS AFTER THE DATE OF RECEIPT OF THIS NOTICE, THE FAILURE TO PAY CREATES A PRESUMPTION FOR COMMITTING AN OFFENSE, AND THIS MATTER MAY BE REFERRED FOR CRIMINAL PROSECUTION.****

Should you have any questions or wish to discuss this matter, please do not hesitate to contact me.

Sincerely,
Your name
Your address
Your city, state and zip code

*Processing fee shall not exceed \$30.00

***The EXACT WORDING OF THIS PARAGRAPH must be included in this demand letter.*