

Date: \_\_\_\_\_

To Whom It May Concern:

Check # \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ issued to  
\_\_\_\_\_ on the date of \_\_\_\_\_, has been  
returned by the bank of \_\_\_\_\_ marked

Insufficient Funds or Account Closed.

If this amount is not satisfied in full within ten (10) days after receipt of this letter,  
plus a \$25.00 return check fee, criminal charges will be filed against you.

Sincerely,