FICTIONAL SAMPLE · DRAFTED BY FREE DEMAND WRITER FROM A MADE-UP CASE FILE · NOT LEGAL ADVICE

PLEASE VERIFY BEFORE SENDING

Unverified AI draft. Every fact must be checked against the records before use. It is not legal advice. Fill in every [ADD: …] placeholder, set the demand amount, confirm anything marked [VERIFY], and delete this box before sending.

- Confirm the total as read: $6,875.00 face amount + $15.00 + $15.00 = $6,905.00. It matches the client's February 16, 2026 letter. The demand amount is left as a placeholder, as is any statutory service charge.
- [VERIFY: South Carolina rule on dishonored check notices (required content, payment period, delivery method)]. Please confirm whether a statutory notice is required before suit or other remedies, and whether the client's February 16, 2026 certified letter (which set a March 2, 2026 deadline) satisfies it or a new notice is needed.
- [VERIFY: South Carolina rule on service charges and damages for dishonored checks]. No statute is cited and no service charge or multiplier is stated. The firm notes ask for "any service charge the law allows."
- The bank return notice says the item would be "re-presented once automatically," but Mr. Okonjo's January 29 text says "Redepositing today." The letter says only that the check was re-presented January 29, 2026. Please confirm who re-presented it.
- The drawee bank is Palmetto Reach Savings Bank, Sable Point branch, per the check face. The client's bank is Coastal Heron Bank. Please confirm both names. The date the drawer's account was closed is not in the records.
- The records show no payment as of March 9, 2026. Please confirm the check is still unpaid on the date this letter is sent.
- The recipient's ZIP code was not provided. The address is the job address per the firm notes and the remodel agreement. Mr. Haskell is the individual drawer, so please confirm that is the right addressee.
- Missing: firm address, phone and email, letter date, delivery method, response deadline, demand amount and payment instructions.

Pinckney Rhodes LLC
[ADD: firm street address]
[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

Brent A. Haskell
906 Marsh Hen Way
Sable Point, South Carolina [ADD: ZIP]

Re: Dishonored Check No. 2208 dated January 22, 2026, $6,875.00, payable to Lowcountry Tile and Stone LLC. Our file no. [ADD: file or reference number]

Dear Mr. Haskell:

Introduction

This firm represents Lowcountry Tile and Stone LLC [firm notes]. We write about check number 2208, dated January 22, 2026, for $6,875.00, which you wrote to our client on Palmetto Reach Savings Bank, Sable Point branch [check_image.pdf p.1]. The check was returned unpaid twice and has not been made good.

The check and the dishonor

Our client performed the work you contracted for. Under the Remodel Agreement dated November 24, 2025, our client agreed to replace the master bathroom floor and shower tile at 906 Marsh Hen Way for $11,875.00. The agreement called for a $5,000.00 deposit at signing and the $6,875.00 balance on completion [invoice_and_job_signoff.pdf p.1]. Our client received the $5,000.00 deposit on November 24, 2025 [invoice_and_job_signoff.pdf p.1]. The work was completed on January 21, 2026, and the final invoice (No. LTS-2026-014) shows a balance due of $6,875.00 [invoice_and_job_signoff.pdf p.1]. On January 21, 2026, you signed a job completion sign-off stating that you had inspected the work and accepted it "as complete and satisfactory" [invoice_and_job_signoff.pdf p.1].

You gave check number 2208 to our client's owner, Ray Okonjo, at the house on January 22, 2026. The check is dated that day and bears the memo "Master bath tile, final" [check_image.pdf p.1]. Our client deposited it on January 23, 2026 [check_image.pdf p.1; bank_return_notices.pdf p.1].

Our client's bank returned the check twice:

- On January 27, 2026, the check was returned for insufficient funds (NSF), and the $6,875.00 was charged back to our client's account [bank_return_notices.pdf p.1].
- The check was re-presented on January 29, 2026, and was returned again on February 3, 2026. The stated reason was "Account closed," and the bank reversed the provisional credit of $6,875.00 [bank_return_notices.pdf p.1; check_image.pdf p.1].

Our client contacted you about the returned check. On January 27, 2026, you replied by text: "Sorry man, a transfer did not clear. Run it again Thursday, it'll be there" [texts_and_notice.pdf p.1]. After the second return, on February 3, 2026, you texted that you were switching banks and would "get you something next week" [texts_and_notice.pdf p.1]. Our client followed up on February 13, 2026, and received no further reply [texts_and_notice.pdf p.1].

On February 16, 2026, our client sent you a written notice by certified mail, return receipt requested. It identified the check and the two returns and asked for payment by cashier's check or money order by March 2, 2026. The return receipt was signed "B. Haskell" on February 19, 2026 [texts_and_notice.pdf p.1]. No payment had been received as of March 9, 2026 [texts_and_notice.pdf p.1].

Amounts owed

The amounts below come from the check and our client's bank records.

Item	Date	Amount	Source
Face amount of check No. 2208	January 22, 2026	$6,875.00	[check_image.pdf p.1]
Returned deposited item fee (NSF return)	January 27, 2026	$15.00	[bank_return_notices.pdf p.1]
Returned deposited item fee (account closed return)	February 3, 2026	$15.00	[bank_return_notices.pdf p.1]
Total (as read from the bills)		**$6,905.00**	

Our client also seeks any service charge permitted by law [firm notes]. [ADD: statutory charges, if any] [VERIFY: South Carolina rule on service charges and damages for dishonored checks]

Demand

We demand payment of [ADD: demand amount] by [ADD: response deadline]. Payment must be made in certified funds or by [ADD: payment instructions]. If payment is not received by that date, our client may pursue all civil remedies available to it.

State notice rules

[VERIFY: South Carolina rule on dishonored check notices (required content, payment period, delivery method)]

Please direct all communications about this matter to our office. If you have already sent payment, please send us proof of it.

Sincerely,

Charlotte B. Pinckney
Pinckney Rhodes LLC