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.

- The demand amount, response deadline, payment instructions and payment plan terms are placeholders. The ledger total is as of February 20, 2026 and interest keeps accruing. The records give no attorney fee or collection cost figure, so confirm whether the demand includes them.
- The interest figure of $187.44 and the total of $5,547.44 are management's calculation, copied as read from the ledger. The total must be checked against the Declaration's 8% rate and the due dates. The ledger does not show how the $400 payment was allocated.
- The notices state balances that differ from the ledger's running balance on their dates. The August 5, 2025 notice states $1,920.00, but the ledger reaches that figure only after the August 18 late charge. The October 6, 2025 email states $3,100.00, but the ledger reaches that figure only after the October 16 late charge. The letter quotes the notices as written.
- Section 7.6 of the Declaration sets late charges for installments not received by the 15th. The ledger posts them on the 16th, 17th or 18th (August 18 and November 17 are the later ones). Confirm the posting dates and that each charge was proper.
- The ledger names Mr. Halvorsen as owner of record as of February 20, 2026. Section 7.1 makes each assessment the obligation of the person who owned the Unit when it came due. Confirm his ownership for the whole period.
- The excerpts are limited to Declaration Sections 7.1, 7.4, 7.6 and 7.8 and the collection policy. Confirm there is no other governing provision on notice, lien procedure or payment application.
- No ZIP codes appear for the Unit or for the deed mailing address. The association's account number and the firm's contact details are also missing.
- The payment plan offered in August 2025 was never signed. The firm notes allow up to six monthly installments if signed by the deadline. The installment amount and plan form are not in the sources, and the collection policy requires the first payment to be made on time.
- The lien reference is conditional only. Confirm the Nevada pre-lien notice requirements before any lien step.
- [VERIFY] items remain on Nevada association collection notice rules and on whether the federal Fair Debt Collection Practices Act and Nevada collection rules apply to this letter.

Quarry & Bellweather LLP
[ADD: firm street address]
[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

Derek Halvorsen
1147 Juniper Hollow Lane
Cedar Ridge, Nevada [ADD: ZIP]

Re: Delinquent Assessments, Unit B-214, 2280 Saguaro Bend Drive, Pinecrest Valley, Nevada; Silver Mesa Terrace Condominium Association; Owner: Derek Halvorsen; Account No. [ADD: account number]

Dear Mr. Halvorsen:

Introduction

We represent Silver Mesa Terrace Condominium Association (the "Association") [firm notes]. This letter concerns the Association's account for 2280 Saguaro Bend Drive, Unit B-214, Pinecrest Valley, Nevada, of which you are the owner of record [owner_ledger_unit_b214.pdf p.1]. The Association's Board voted on February 17, 2026 to refer the account to this firm for a demand letter [delinquency_notices.pdf p.1].

The Association's records show unpaid regular assessments, special assessment installments, late charges and interest on the account. This letter sets out the basis for those charges, the history of the account and the steps required to resolve it.

Governing documents

The Association's Declaration of Covenants, Conditions and Restrictions and its Board Collection Policy provide as follows [declaration_and_collection_policy.pdf p.1]:

- **Assessment obligation (Art. 7, Sec. 7.1, Declaration p.18).** Each Owner, by accepting a deed to a Unit, agrees to pay all regular and special assessments levied by the Board. Each assessment is the personal obligation of the person who owned the Unit when the assessment came due.
- **Special assessments (Art. 7, Sec. 7.4, Declaration p.19).** The Board may levy a special assessment for the repair or replacement of Common Elements, payable in the installments the Board sets by resolution.
- **Late charges and interest (Art. 7, Sec. 7.6, Declaration p.20).** Any installment not received by the 15th of the month in which it is due incurs a late charge of $25.00. Unpaid balances bear interest at 8% per year from the due date until paid.

- **Costs of collection and lien (Art. 7, Sec. 7.8, Declaration p.21).** The Owner shall pay all reasonable costs of collection, including attorney fees. All unpaid assessments, late charges, interest and collection costs are a lien on the Unit from the date they become due.
- **Board Collection Policy (adopted January 21, 2025).** Regular monthly assessments are due on the 1st of each month. An Owner may request a written payment plan, and the Board may approve a plan of up to six monthly installments if the Owner signs the plan and makes the first payment on time. If the account is not brought current or placed on an approved plan, the Board may refer the account to the Association's attorney and may proceed with a lien as the Declaration and Nevada law allow.
- **Board Resolution 2025-03 (minutes of March 18, 2025).** The Board approved a special assessment of $3,600 per Unit for replacement of the Building B roof, payable in four quarterly installments of $900 due April 1, 2025, July 1, 2025, October 1, 2025 and January 1, 2026. The vote was 5 in favor and 0 opposed.

The regular monthly assessment for the Unit is $315.00 [owner_ledger_unit_b214.pdf p.1].

Account history

The Association's ledger shows that the May 2025 regular assessment was paid on May 3, 2025 and that special assessment installment 1 of 4 ($900.00) was paid on April 2, 2025 [owner_ledger_unit_b214.pdf p.1]. The charges since then are shown below. Balances are the running balances shown on the ledger.

Period	Charge	Amount	Paid	Balance	Source
Jun 1, 2025	Regular assessment, June	$315.00		$315.00	owner_ledger_unit_b214.pdf p.1
Jun 16, 2025	Late charge, June	$25.00		$340.00	owner_ledger_unit_b214.pdf p.1
Jul 1, 2025	Regular assessment, July	$315.00		$655.00	owner_ledger_unit_b214.pdf p.1
Jul 1, 2025	Special assessment installment 2 of 4	$900.00		$1,555.00	owner_ledger_unit_b214.pdf p.1
Jul 16, 2025	Late charge, July	$25.00		$1,580.00	owner_ledger_unit_b214.pdf p.1
Aug 1, 2025	Regular assessment, August	$315.00		$1,895.00	owner_ledger_unit_b214.pdf p.1
Aug 18, 2025	Late charge, August	$25.00		$1,920.00	owner_ledger_unit_b214.pdf p.1
Aug 29, 2025	Payment, online		$400.00	$1,520.00	owner_ledger_unit_b214.pdf p.1
Sep 1, 2025	Regular assessment, September	$315.00		$1,835.00	owner_ledger_unit_b214.pdf p.1

Period	Charge	Amount	Paid	Balance	Source
Sep 16, 2025	Late charge, September	$25.00		$1,860.00	owner_ledger_unit_b214.pdf p.1
Oct 1, 2025	Regular assessment, October	$315.00		$2,175.00	owner_ledger_unit_b214.pdf p.1
Oct 1, 2025	Special assessment installment 3 of 4	$900.00		$3,075.00	owner_ledger_unit_b214.pdf p.1
Oct 16, 2025	Late charge, October	$25.00		$3,100.00	owner_ledger_unit_b214.pdf p.1
Nov 1, 2025	Regular assessment, November	$315.00		$3,415.00	owner_ledger_unit_b214.pdf p.1
Nov 17, 2025	Late charge, November	$25.00		$3,440.00	owner_ledger_unit_b214.pdf p.1
Dec 1, 2025	Regular assessment, December	$315.00		$3,755.00	owner_ledger_unit_b214.pdf p.1
Dec 16, 2025	Late charge, December	$25.00		$3,780.00	owner_ledger_unit_b214.pdf p.1
Jan 1, 2026	Regular assessment, January	$315.00		$4,095.00	owner_ledger_unit_b214.pdf p.1
Jan 1, 2026	Special assessment installment 4 of 4	$900.00		$4,995.00	owner_ledger_unit_b214.pdf p.1
Jan 16, 2026	Late charge, January	$25.00		$5,020.00	owner_ledger_unit_b214.pdf p.1
Feb 1, 2026	Regular assessment, February	$315.00		$5,335.00	owner_ledger_unit_b214.pdf p.1
Feb 16, 2026	Late charge, February	$25.00		$5,360.00	owner_ledger_unit_b214.pdf p.1

The ledger also shows interest at 8% per year through February 20, 2026 of $187.44, per management calculation [owner_ledger_unit_b214.pdf p.1].

Total balance due as of February 20, 2026 (as read from the ledger): $5,547.44 [owner_ledger_unit_b214.pdf p.1]

Prior notices

The Association's records show the following notices and correspondence:

- **June 20, 2025.** Ridgeback Community Management mailed a courtesy reminder stating that the June regular assessment of $315.00 had not been received and that a $25.00 late charge had been applied [delinquency_notices.pdf p.1].
- **August 5, 2025.** A formal delinquency notice was sent by certified mail, and the return receipt was signed August 9, 2025. The notice stated that the account was delinquent in the amount of $1,920.00, including regular assessments for June, July and August, special

assessment installment 2 of 4, and late charges. It advised that you could request a written payment plan and that, if the account was not brought current or placed on an approved plan by September 15, 2025, the Board could refer the account to the Association's attorney [delinquency_notices.pdf p.1].

- **August 28, 2025.** You emailed the community manager, Alicia Ferro, stating "I got the certified letter," that you would send $400 the next day, and that you wanted "to set up a plan for the rest" [delinquency_notices.pdf p.1].
- **August 29, 2025.** Ms. Ferro confirmed receipt of your $400 payment, attached the payment plan form, and asked that you sign and return it with a first installment of $253.33 by September 15, 2025 [delinquency_notices.pdf p.1].
- **October 6, 2025.** Ms. Ferro wrote that the Association had not received the signed payment plan or the first installment, stated the balance as $3,100.00, and asked you to make contact that week [delinquency_notices.pdf p.1].

The Association's records show no further reply from you as of February 20, 2026 [delinquency_notices.pdf p.1].

Demand

On behalf of the Association, we demand payment of **[ADD: demand amount]** by **[ADD: response deadline]**. [ADD: confirm whether the demand includes attorney fees and costs of collection under Declaration Sec. 7.8, and any interest accrued after February 20, 2026.]

Payment should be made as follows: [ADD: payment instructions].

The Board will also accept a payment plan of up to six monthly installments if you sign it by the deadline above [firm notes]. Under the Board Collection Policy, the plan must be signed and the first payment made on time [declaration_and_collection_policy.pdf p.1]. To request the plan, contact our office at [ADD: phone] or [ADD: email]. The plan terms are: [ADD: installment amount, due dates and plan form].

If the account is not paid in full or placed on a signed payment plan by the deadline, the Association may pursue the remedies available to it under the Declaration and the Board Collection Policy. These may include recording and enforcing a lien on the Unit, as the Declaration and Nevada law allow, and seeking its costs of collection, including attorney fees, under Section 7.8 [declaration_and_collection_policy.pdf p.1]. No decision on any such step has been made. We would prefer to resolve this matter without further action.

State and federal rules

This letter is sent in accordance with the Association's governing documents and Nevada's general practice for association collection letters. It identifies the amount claimed, the basis for the charges and the opportunity to resolve the account through a payment plan.

[VERIFY: Nevada rule on association collection notices (required content, notice period before a lien, payment plan offers, delivery method)]

[VERIFY: whether the federal Fair Debt Collection Practices Act and Nevada collection rules apply to this letter]

[ADD: any required notice language, if applicable]

If you believe any charge on the account is incorrect, please tell us in writing before the deadline above and include any supporting records, so that the Association can review it.

Sincerely,

Natalie J. Quarry
Quarry & Bellweather LLP