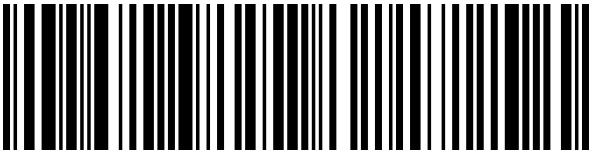
Sterling Law Group, P.A.
456 Gulf Breeze Way, Suite 200
Naples FL 34102



9214 8903 2148 6300 1205 00

Spencer Tyler
3032 Arjun Views, Apt. 470
Reillyton PA 96504-0522



DEMO SAMPLE - NOT PROOF OF MAILING OR DELIVERY

Sterling Law Group

SAMPLE MAILING

October 19, 2026

Sent via Certified Mail, Return Receipt Electronic

Spencer Tyler
3032 Arjun Views, Apt. 470
Reillyton, PA 96504-0522

NOTICE PURSUANT TO THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692G

The amount of the debt is detailed on the enclosed letter.

The name of the creditor is SUNRISE PALMS COMMUNITY ASSOCIATION.

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days of your receipt of this notice, we will assume that the debt is valid.

If you notify the creditor's law firm in writing within thirty days of receipt of this notice that the debt, or any portion thereof is disputed, the creditor's law firm will obtain verification of the debt and a copy of such verification will be mailed to you by the law firm.

If the creditor is not the original creditor, and if you make a written request to the creditor's law firm within thirty days of receipt of this notice, the name and address of the original creditor will be mailed to you by the creditor's law firm.

Written requests should be addressed to **Jennifer Harper, Esq., Sterling Law Group, P.A., 456 Gulf Breeze Way, Suite 200, Naples, FL 34102.**

Respectfully,

Jennifer Harper
Jennifer Harper, Esq.
Managing Partner
For the firm

cc: Board of Directors
Sunrise Palms Community Association

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SAMPLE MAILING

October 19, 2026

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Spencer Tyler
3032 Arjun Views, Apt. 470
Reillyton, PA 96504-0522

RE: **NOTICE OF DELINQUENT ACCOUNT**
Property: **Lot 4, Block 38, of Sunrise Palms Townhomes Section Two, according to the plat thereof, as recorded in Plat Book 126, Page 47, of the Public Records of Collier County, Florida.**

Dear Spencer:

This letter is to inform you that we have been retained to represent **Sunrise Palms Community Association** (the "Association"). At this time our records indicate that your property assessments are overdue, as you have not paid the following described assessment(s) to the Association:

Assessments from April 2025 through September 2026:

Maintenance:	$2,805.00
Interest:	$649.13
Late Fees:	$500.00
Attorney·s Fees:	$350
Attorney's Costs:	$11.64
Total:	**$4,315.77**

In order to bring your account current, please contact our office to make your payment. Payments can be made with a check or Money Order made payable to **Sterling Law Group, P.A. Trust Account**, and mail your check to **456 Gulf Breeze Way, Suite 200, Naples, FL 34102**, in the Total Amount of **$4,315.77**, inclusive of fees, costs and interest. You should add to the previously mentioned amount any monthly assessments which may become due after the date of this letter.

Please make payment or contact our office as soon as possible before we are forced to initiate further legal action. In the event your payment is not made and processed within (30) days from receipt of this letter, we have been instructed to place a lien on your property and proceed with instituting the appropriate legal proceedings, including but not limited to, foreclosure of your property. Should we be forced to initiate further legal proceedings against you, additional attorney's fees and costs will be assessed against you.

DEMO SAMPLE - NOT PROOF OF MAILING OR DELIVERY

Sterling Law Group

**THIS NOTICE IS BEING GIVEN PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) TITLE 15 USC UNLESS WITHIN THIRTY DAYS AFTER RECEIPT OF THIS CORRESPONDENCE YOU DISPUTE THE VALIDITY OF THE AMOUNTS DUE OR ANY PORTION THEREOF, THE AMOUNT DUE WILL BE ASSUMED TO BE VALID. IF YOU NOTIFY THIS OFFICE WITHIN THE THIRTY DAY PERIOD THAT THE AMOUNTS DUE OR ANY PORTION THEREOF IS DISPUTED, THIS OFFICE WILL OBTAIN VERIFICATION OF THE AMOUNT DUE AND VERIFICATION WILL BE MAILED TO YOU BY THIS OFFICE. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU REQUEST PROOF OF THE DEBT OR NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY DAY PERIOD THAT BEGINS WITH YOUR RECEIPT OF THIS LETTER, THE LAW REQUIRES US TO SUSPEND OUR EFFORTS TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. **

Respectfully,

Jennifer Harper

Jennifer Harper, Esq.
Managing Partner
For the firm

cc: Board of Directors
Sunrise Palms Community Association

DEMO SAMPLE - NOT PROOF OF MAILING OR DELIVERY