

[Your Name/Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

[Borrower's Name]  
[Borrower's Address]  
[City, State, Zip Code]

**Subject: Notice of Overdue Payment - Loan Account #[Account Number]**

Dear [Borrower's Name],

This letter is to inform you that we have not yet received your scheduled payment for your personal loan, which was due on [Due Date].

According to our records, the following amount is currently outstanding:

- Overdue Amount: \$[Amount]
- Late Fee (if applicable): \$[Fee Amount]
- **Total Balance Due: \$[Total Amount]**

We understand that payments can sometimes be overlooked. If you have already sent your payment, please disregard this notice. Otherwise, please remit the total balance due by [Payment Deadline Date] to ensure your account remains in good standing.

Payments can be made via [List Payment Methods, e.g., online portal, check, or bank transfer].

If you are experiencing financial difficulties and are unable to make this payment, please contact us immediately at [Phone Number] so we can discuss a potential payment arrangement.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name/Title]