

Date: [Insert Date]

To:

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Account Number: [Insert Account Number]

Past Due Amount: [Insert Amount]

SUBJECT: NOTICE OF INTENT TO REPORT DEFAULT TO CREDIT BUREAUS

Dear [Customer Name],

Our records indicate that your account remains past due. Despite previous notifications, we have not received the required payment to bring your account up to date.

This letter serves as formal notice that if your payment is not received within [Number of Days, e.g., 10] days from the date of this letter, we intend to report your account as "Defaulted" or "Delinquent" to the major national credit bureaus ([List Bureaus, e.g., Equifax, Experian, TransUnion]).

A negative report on your credit file may significantly lower your credit score and impact your ability to obtain loans, credit cards, housing, or employment in the future.

To avoid this action, please submit a payment of [Insert Amount] immediately via one of the following methods:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Mail: [Insert Payment Address]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, please contact our collections department at [Insert Phone Number] immediately.

Sincerely,

[Your Name/Department]

[Company Name]

[Company Phone Number]