

[Date]

[Borrower Name]

[Address Line 1]

[Address Line 2]

RE: Notice of Delinquency - Loan Account #[Account Number]

Dear [Borrower Name],

This letter serves as a formal notification that your personal loan account is currently past due. Our records indicate that we have not received the scheduled payment due on [Payment Due Date].

Account Summary:

- Current Amount Overdue: \$[Amount]
- Late Fees Applied: \$[Fees]
- Total Amount to Clear Delinquency: \$[Total]

To bring your account back into good standing and avoid further late penalties or negative impacts on your credit score, please remit the total amount due by [Deadline Date].

You may make your payment through the following methods:

- Online Portal: [Website URL]
- Phone: [Phone Number]
- Mail: [Mailing Address]

If you have already made this payment, please disregard this notice. If you are experiencing financial difficulties, please contact our collections department at [Phone Number] to discuss potential payment arrangements.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Information]