

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

RE: NOTICE OF NINETY (90) DAY DELINQUENCY

Account Number: [Account Number]
Total Past Due Amount: \$[Amount]

Dear [Recipient Name],

This letter serves as a formal notification that your account is now 90 days past due. Despite our previous attempts to contact you regarding your outstanding balance, we have not received the required payment or a response to our notices.

Your account is now considered severely delinquent. Failure to resolve this balance immediately may result in the following actions:

- Reporting of this delinquency to national credit bureaus, which may negatively impact your credit score.
- Permanent suspension or closure of your account.
- Referral of your account to an external collection agency.
- Potential legal action to recover the debt.

To prevent these actions, please submit the full payment of \$[Amount] by [Deadline Date].

Payments can be made via:

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

If you are experiencing financial hardship, please contact our billing department at [Phone Number] immediately to discuss potential payment arrangements.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Department]
[Company Name]
[Contact Information]