

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Negative Information Regarding Auto Loan Account #[Account Number]

Dear [Customer Name],

As required by law, we are writing to inform you that we have reported, or may soon report, negative information to a consumer reporting agency regarding your auto loan account.

This negative information is being furnished because your account is currently in default due to non-payment. Specifically, your account is [Number of Days] days past due with an outstanding balance of \$[Amount].

Negative information, such as a default or late payments, may be reflected on your credit report and could negatively impact your credit score. This may also affect your ability to obtain future credit or financing.

To resolve this matter and prevent further negative reporting, please submit the past due amount immediately. If you have already made this payment, please disregard this notice.

If you believe there is an error or if you wish to discuss repayment options, please contact our Collections Department at [Phone Number] during normal business hours.

Sincerely,

[Sender Name/Department]

[Financial Institution Name]