

[Date]

[Borrower Name]

[Address Line 1]

[Address Line 2]

RE: Notice of Negative Information Regarding Home Equity Line of Credit (HELOC)

Account Number: [Account Number]

Dear [Borrower Name],

We are writing to inform you that we have recently furnished negative information to one or more nationwide consumer reporting agencies regarding your Home Equity Line of Credit (HELOC) account mentioned above.

This information was reported because we have not received the required payment(s) due on your account. As of [Date], your account is [Number] days past due.

Negative information, such as late payments, missed payments, or other defaults on your account may be reflected in your credit report. This may adversely affect your credit score and your ability to obtain future credit or financing.

To prevent further negative reporting and to bring your account back into good standing, please submit the past-due amount of \$[Amount] immediately. You can make a payment through our online portal, by phone, or by mail.

If you believe there is an error regarding this reporting or if you have already sent your payment, please contact our Customer Service Department at [Phone Number] during normal business hours.

Sincerely,

[Your Name/Department]

[Financial Institution Name]