

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

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

Dear [Customer Name],

We are writing to inform you that we have reported, or may report, negative information to consumer reporting agencies regarding your personal loan account. This notice is provided in accordance with the Fair Credit Reporting Act.

The negative information is being reported because your account is currently delinquent due to failure to make the required payments. As of [Date], your account is [Number] days past due with an outstanding balance of \$[Amount].

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

To prevent further negative reporting or to resolve this delinquency, please submit the past-due amount immediately. You may contact our Collections Department at [Phone Number] to discuss payment options or if you believe this information is reported in error.

Sincerely,

[Name of Financial Institution]

[Department Name]

[Contact Information]