

Date: [Insert Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Account Number: [Insert Account Number]

Subject: Notice of Negative Information Furnished to Credit Bureau

Dear [Borrower Name],

This letter serves as formal notice that we have recently provided negative information to one or more nationwide consumer reporting agencies regarding your student loan account mentioned above.

This information was furnished because your account has reached [Number] days past due. The negative information may include, but is not limited to, your late payment history, missed payments, or other defaults on your loan obligations.

Please be advised that this information may appear on your credit report and could negatively impact your credit score. A lower credit score may affect your ability to obtain future credit, insurance, or employment.

If you believe the information we reported is inaccurate or if you wish to discuss repayment options to bring your account current, please contact our customer service department immediately at [Phone Number] or via our website at [Website URL].

To avoid further negative reporting, please remit the past due balance of \$[Amount] by [Date].

Sincerely,

[Name of Loan Servicer/Financial Institution]

[Department Name]

[Contact Information]