

[Your Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]
[Date]

[Borrower Name]
[Borrower Address Line 1]
[Borrower Address Line 2]
[City, State, Zip Code]

Subject: First Notification of Overdue Payment - Loan Account #[Account Number]

Dear [Borrower Name],

This letter is to inform you that we have not yet received the scheduled payment for your loan account referenced above, which was due on [Due Date].

Our records indicate that the following amount is currently outstanding:

- Past Due Amount: \$[Amount]
- Late Fees: \$[Amount]
- **Total Balance Due: \$[Total Amount]**

If you have already sent your payment, please disregard this notice. If you have not yet made the payment, please do so immediately via [Payment Method/Online Portal/Mail].

We understand that financial difficulties can arise. If you are unable to make this payment at this time, please contact our collections department at [Phone Number] so we can discuss a possible repayment arrangement.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]
[Your Company Name]