

**Date:** [Insert Date]

**To:**

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**Account Number:** [Insert Account Number]

**Total Amount Past Due:** [Insert Amount]

**Subject: NOTICE OF INITIAL ACCOUNT DEFAULT**

Dear [Recipient Name],

This letter serves as formal notice that your account is currently in default. As of the date of this letter, we have not received the required payment(s) due on [Insert Due Date].

To bring your account back into good standing and avoid further collection actions or potential impacts on your credit rating, please submit a payment of [Insert Amount] by [Insert Deadline Date].

**Payment Options:**

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Mail: [Insert Mailing Address for Payments]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship or believe this notice was sent in error, please contact our billing department immediately at [Insert Phone Number].

Sincerely,

[Your Name/Company Name]

[Your Department]

[Your Phone Number]