

[Your Company Name]
[Your Company Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

RE: PRELIMINARY NOTICE OF OVERDUE ACCOUNT AND INTENT TO DEFAULT

Account Number: [Account Number]
Outstanding Balance: [Amount Due]

Dear [Recipient Name],

This letter serves as a formal notice that your account with [Your Company Name] is significantly past due. Our records indicate that your balance of [Amount Due] was scheduled for payment on [Original Due Date] and remains unpaid despite previous reminders.

Please be advised that this is a **Preliminary Default Notification**. If payment is not received in full or a formal payment arrangement is not established by [Deadline Date], we will proceed with the following actions:

- Registering a formal default against your credit profile with relevant credit bureaus.
- Suspending your account services and/or credit facilities.
- Referring your account to a third-party debt collection agency.
- Commencing legal proceedings to recover the debt, which may include additional legal fees and interest.

To prevent these actions and the resulting negative impact on your credit rating, please make a payment immediately via [Payment Method/Link] or contact our accounts department at [Phone Number] to discuss your options.

If you have already made this payment within the last 48 hours, please disregard this notice.

Sincerely,

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