

## URGENT: SECOND NOTICE OF DELINQUENCY

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Auto Loan Account Number: [Account Number]

Dear [Customer Name],

This is a formal follow-up to our previous notice regarding your auto loan. According to our records, your account remains past due. As of today, we have not received the required payment to bring your account current.

### Account Summary:

- Past Due Amount: \$[Amount]
- Late Fees: \$[Amount]
- **Total Amount Required to Clear Arrears: \$[Total Amount]**
- Payment Due Date: [Date]

Your account is now [Number] days delinquent. Failure to resolve this balance immediately may result in further collection actions, including reporting this delinquency to national credit bureaus, which can negatively impact your credit score. Continued non-payment may also lead to the repossession of your vehicle as outlined in your loan agreement.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship, please contact our Collections Department immediately at [Phone Number] to discuss potential payment arrangements.

Please remit your payment today via [Online Portal/Payment Method] or by mailing a check to the address below.

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]