

[Date]

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

RE: SECOND NOTICE - URGENT: NOTICE OF DELINQUENCY

Loan Account Number: [Account Number]

Dear [Borrower Name],

We are writing to you regarding the outstanding balance on your loan account. Our records indicate that we have not yet received payment following our previous notice dated [Date of First Letter].

Your account is now [Number] days past due. As of today, the total amount required to bring your account current is \$[Amount Due], which includes late fees of \$[Late Fee Amount].

This is an escalated matter. Failure to resolve this delinquency immediately may result in the following actions:

- Reporting of your delinquent status to national credit bureaus, which may negatively impact your credit score.
- Further accumulation of late fees and interest.
- Referral of your account to an external collection agency.
- Legal action to recover the full balance of the loan.

Please remit your payment immediately via [Payment Method/Online Portal] or contact our Collections Department at [Phone Number] to discuss a repayment plan. If you have already sent your payment, please disregard this notice.

We value your business and wish to help you avoid further collection efforts. Please prioritize this payment to maintain your account in good standing.

Sincerely,

[Your Name/Department]
[Company Name]
[Contact Phone Number]
[Email Address]