

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

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

RE: SECOND NOTICE: OUTSTANDING LOAN BALANCE

Dear [Debtor Name],

Our records indicate that we have not yet received a response or payment regarding the first reminder sent on [Date of First Letter] concerning your outstanding loan balance.

As of today, your account remains overdue. The details of the balance are as follows:

- **Loan Account Number:** [Account Number]
- **Principal Amount Due:** \$[Amount]
- **Late Fees/Interest:** \$[Amount]
- **Total Outstanding Balance:** \$[Total Amount]

This is your second formal notice. We request that you remit the full payment by [Deadline Date] to bring your account back into good standing. Please ignore this letter if payment has already been sent.

If you are experiencing financial difficulties, please contact us immediately at [Phone Number] so we can discuss potential repayment options or a settlement plan. Ignoring this matter may result in further action or impact your credit rating.

Payments can be made via [Payment Methods: e.g., Bank Transfer, Online Portal, Check].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Position]