

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

[Date]

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

RE: SECOND NOTICE - PAST DUE LOAN ACCOUNT #[Account Number]

Dear [Borrower Name],

Our records indicate that we have not yet received payment for your loan account, which is now significantly past due. We sent an initial notice on [Date of First Notice], but your account remains delinquent.

Account Status:

- Current Balance: \$[Amount]
- Past Due Amount: \$[Amount]
- Late Fees: \$[Amount]
- **Total Amount Due: \$[Total Amount]**

Please remit the total amount due by [Date] to bring your account back to good standing. You can make a payment through our online portal, via telephone, or by mailing a check to the address listed above.

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

Failure to resolve this delinquency may result in further collection actions and could negatively impact your credit rating.

Sincerely,

[Your Name/Department]
[Title]