

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

[Date]

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

RE: SECOND NOTICE OF LOAN DELINQUENCY

Account Number: [Loan Account Number]
Past Due Amount: \$[Amount]
Days Past Due: [Number of Days]

Dear [Borrower Name],

This is a formal follow-up to our previous notice regarding the overdue balance on your loan account. As of the date of this letter, we have not received the required payment or a response regarding your delinquent status.

Our records indicate that your account remains past due in the amount of \$[Amount]. This total includes late fees and any applicable interest charges. Your immediate attention to this matter is required to prevent further action.

Please submit your payment immediately through one of the following methods:

- Online via our website
- Over the phone by calling [Phone Number]
- By mail using the enclosed envelope

If you are experiencing financial difficulties, please contact our Collections Department at [Phone Number] immediately. We are willing to discuss potential payment arrangements to help you bring your account back to good standing.

Failure to resolve this delinquency may result in negative reporting to credit bureaus and the initiation of further collection efforts.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Department Name]
[Your Title]