

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

[Date]

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

RE: SECOND NOTICE - PAST DUE LOAN INSTALLMENT

Account Number: [Loan Account Number]
Total Amount Currently Overdue: \$[Amount]

Dear [Borrower Name],

Our records indicate that your loan installment remains unpaid despite our previous notice sent on [Date of First Notice]. As of today, your account is [Number] days past due.

To keep your account in good standing and avoid further late fees or potential impact on your credit score, please remit the total overdue amount immediately.

Payment Details:

- Past Due Amount: \$[Amount]
- Late Fee: \$[Amount]
- **Total Due: \$[Total Amount]**

You can make a payment via [Payment Method: Online Portal/Phone/Mail].

If you have already sent your payment, please disregard this letter. If you are experiencing financial difficulties, please contact our collections department at [Phone Number] so we can discuss available options.

Sincerely,

[Your Name/Department Name]
[Your Company Name]