

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email]

[Date]

[Borrower's Name]  
[Borrower's Address]

**Subject: SECOND NOTICE: Overdue Payment for Personal Loan**

Dear [Borrower's Name],

This letter is a second formal request for the repayment of the personal loan provided to you on [Date Loan was Made] in the amount of \$[Original Loan Amount].

I previously sent a notice on [Date of First Letter] regarding the balance of \$[Amount Currently Owed], which was due on [Original Due Date]. As of today, I have not received a payment or a response from you.

Please remit the full payment of \$[Amount Currently Owed] by [Deadline Date, e.g., 7 days from now]. Payments can be made via [Payment Method, e.g., Bank Transfer, Check, Cash].

If you are experiencing financial difficulties, please contact me immediately so we can discuss a potential payment plan. I would prefer to resolve this matter amicably without taking further action.

I look forward to hearing from you and receiving your payment promptly.

Sincerely,

[Your Signature]

[Your Printed Name]