

URGENT: SECOND WARNING NOTICE

Date: [Insert Date]

Account Number: [Insert Account Number]

Outstanding Balance: [Insert Amount]

Dear [Customer Name],

We are writing to you because we have not received a response to our previous notice regarding your overdue loan account. Your account is now [Number] days past due.

This is a formal warning. Your failure to address this debt is a breach of your loan agreement. As of today, your total outstanding balance, including late fees, is **[Insert Amount]**.

Required Action:

Please remit the full overdue amount immediately via [Insert Payment Method]. If you are unable to pay the full amount, you must contact our Collections Department at [Insert Phone Number] within 48 hours to discuss a repayment plan.

Consequences of Non-Payment:

Failure to settle this balance or contact us immediately may result in the following:

- Report of delinquency to national credit bureaus, which will negatively impact your credit score.
- Assessment of additional late penalties and interest.
- Transfer of your account to an external collection agency.
- Potential legal action to recover the debt.

If you have already made this payment, please disregard this letter.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Information]