

Date: [Insert Date]

Subject: Notice of Delinquency and Transfer of Account to Collections

Account Number: [Insert Account Number]

Vehicle Information: [Insert Year, Make, Model, and VIN]

Dear [Recipient Name],

This letter serves as formal notification that your auto loan account is seriously delinquent. Despite previous attempts to contact you, we have not received the necessary payments to bring your account to current status.

As of [Date], your account shows an overdue balance of \$[Amount].

Due to the continued lack of payment, your account has been officially closed with [Original Creditor Name] and has been transferred to a third-party collection agency for recovery.

Collection Agency Information:

- **Agency Name:** [Insert Agency Name]
- **Address:** [Insert Agency Address]
- **Phone Number:** [Insert Agency Phone Number]

Effective immediately, all future communications and payments regarding this debt must be directed to the collection agency listed above. Please be advised that this delinquency may be reported to national credit bureaus, which could negatively impact your credit score.

Furthermore, please be aware that continued non-payment may result in the repossession of the vehicle associated with this loan.

Sincerely,

[Your Name/Department]

[Original Creditor Name]

[Contact Phone Number]