

**Date:** [Insert Date]

**From:**

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]  
[Phone Number]

**To:**

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

**Subject: NOTICE OF INTENT TO REPORT ADVERSE CREDIT INFORMATION**

**Account Number:** [Insert Loan Account Number]

**Vehicle:** [Year, Make, Model]

**VIN:** [Insert VIN]

Dear [Borrower Name],

This letter serves as formal notification that your auto loan account is currently in default. As of the date of this letter, your account is [Number of Days] days past due, with a total overdue balance of \$[Amount].

Please be advised that we intend to report this delinquency to the national credit reporting agencies (Equifax, Experian, and TransUnion) if the total past due amount is not received within [Number of Days, e.g., 10] days from the date of this notice.

**Consequences of Adverse Credit Reporting:**

- A significant decrease in your credit score.
- Difficulty obtaining future loans or credit cards.
- Higher interest rates on future financing.
- Potential impact on employment or housing applications.

To prevent this negative information from appearing on your credit report, please submit a payment of \$[Amount] immediately. Payments can be made via [Insert Payment Methods: Phone, Online Portal, or Mail].

If you are experiencing financial hardship, please contact our Collections Department at [Phone Number] immediately to discuss potential payment arrangements or loss mitigation options.

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

Sincerely,

[Name/Department]  
[Lender Name]