

[Your Company Name]
[Your Company Address]
[City, State, Zip Code]
[Date]

[Debtor Business Name]
[Debtor Contact Name]
[Debtor Address]
[City, State, Zip Code]

RE: NOTICE OF INTENT TO REPORT ADVERSE CREDIT INFORMATION

Account Number: [Account Number]
Past Due Balance: \$[Amount]

Dear [Contact Name],

Our records indicate that your account is severely delinquent. Despite previous notices, we have not received the outstanding balance of \$[Amount], which was due on [Original Due Date].

This letter serves as formal notice that unless payment is received in full within [Number] days of the date of this letter, we will report this delinquency to the major commercial credit bureaus (including [Experian/Dun & Bradstreet/Equifax Commercial]).

An adverse report may negatively impact your business credit score, affecting your ability to secure financing, obtain favorable terms with other vendors, and maintain business insurance rates.

To prevent this action, please remit payment immediately via [Payment Method] or contact our billing department at [Phone Number] to discuss a formal payment arrangement.

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

Sincerely,

[Your Name/Signature]
[Your Title]
[Your Company Name]