

[Your Company Name]  
[Your Company Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: NOTICE OF INTENT TO REPORT DELINQUENT ACCOUNT**

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

Dear [Customer Name],

Our records indicate that your account is currently past due. Despite previous reminders, we have not received the required payment to bring your balance current.

This letter serves as formal notification that if we do not receive payment in full within [Number, e.g., 10] days from the date of this letter, we intend to report your account as delinquent to the national credit bureaus.

A negative report may lower your credit score and affect your ability to obtain credit, insurance, or employment in the future. We would prefer to help you avoid this outcome.

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

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

Sincerely,

[Your Name/Department]  
[Your Company Name]