

Date: [Insert Date]

To:

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

From:

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

RE: NOTICE OF INTENT TO REPORT ADVERSE CREDIT HISTORY

Dear [Debtor Name],

This letter serves as formal notice regarding your delinquent account with [Company Name] for account number [Account Number]. As of this date, your balance of \$[Amount Owed] is [Number] days past due.

We have made several attempts to contact you regarding this outstanding debt; however, the balance remains unpaid. Please be advised that we intend to report this delinquent status to the national credit reporting agencies (Equifax, Experian, and/or TransUnion) on or after [Date, usually 30 days from now].

An adverse report may negatively impact your credit score and your ability to obtain future credit, loans, housing, or employment. You can prevent this report by paying the full amount due or contacting our office to establish a formal payment plan before the date mentioned above.

Please send your payment to the address listed above or call us at [Phone Number] to discuss this matter immediately.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]