

Date: [Insert Date]

To:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: NOTICE OF INTENT TO REPORT TO CREDIT BUREAUS

Dear [Recipient Name],

This letter serves as formal notification regarding the status of your account: **[Account Number]**. As of the date of this letter, your account reflects an outstanding balance of **[\$[Amount]** which is currently **[Number]** days past due.

Please be advised that we are required to provide accurate information regarding your payment history to national credit reporting agencies. If payment is not received in full by **[Deadline Date]**, we will report this delinquency to the following agencies:

- Equifax
- Experian
- TransUnion

Credit Impact Disclosure:

Reporting a delinquent status or a missed payment may have a negative impact on your credit score. A lower credit score can affect your ability to obtain future credit, secure housing, or qualify for favorable interest rates. Once reported, this information may remain on your credit report for up to seven years.

To avoid this action, please remit payment immediately through [Payment Method/Website] or contact our office at [Phone Number] to discuss a repayment plan.

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

Sincerely,

[Your Name/Company Name]

[Your Title]

[Contact Information]