

**Date:** [Insert Date]

**To:**

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**RE: URGENT NOTICE - Missed Loan Payment Warning**

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

Dear [Borrower Name],

This letter is to formally notify you that we have not received your loan payment which was due on [Due Date]. As of today, your account is [Number of Days] days past due.

Our records indicate that the following amount is required to bring your account up to date:

- **Past Due Amount:** \$[Amount]
- **Late Fees:** \$[Amount]
- **Total Amount Due:** \$[Total Amount]

Please be advised that failure to resolve this delinquency by [Deadline Date] may result in your account being placed in **Default**. Entering default can lead to serious consequences, including:

- Damage to your credit score.
- Acceleration of the full loan balance.
- Legal action or referral to a collection agency.
- Additional collection costs and interest.

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, we encourage you to contact us immediately at [Phone Number] to discuss potential repayment options or assistance programs.

Please remit your payment via [Payment Method] or visit our website at [Website URL].

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]