

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

[Date]

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

**RE: SECOND WARNING - NOTICE OF OVERDUE PAYMENT**

Loan Account Number: [Account Number]

Dear [Borrower Name],

We are contacting you because we have not yet received the payment for your loan, which was due on [Due Date]. Our records indicate that your account is now [Number] days past due. This is our second formal notice regarding this delinquency.

**Current Status:**

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

It is important that you remit the total amount due immediately to avoid further late fees and potential negative impacts on your credit score. Consistent missed payments may also lead to a formal default on your loan agreement.

If you are experiencing financial difficulties, please contact our collections department at [Phone Number] as soon as possible. We are willing to discuss potential payment arrangements to help you bring your account back into good standing.

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

Sincerely,

[Your Name/Department]  
[Your Company Name]