

[Sender Name/Lender Name]

[Department]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

[Date]

[Borrower Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: MISSED PAYMENT WARNING - ACCOUNT NUMBER: [Account Number]

Dear [Borrower Name],

Our records indicate that we have not yet received your scheduled payment of \$[Amount Due] which was due on [Due Date]. Your account is currently [Number] days past due.

Please be advised that this is a **secured loan**. The debt is secured against [Description of Asset, e.g., your property at Address / your vehicle]. Failure to maintain your repayment schedule puts this asset at risk.

To bring your account up to date, please make a payment immediately via one of the following methods:

- Online banking: [Link/Instructions]
- Phone: [Phone Number]
- Automatic Debit: [Instructions]

If you are experiencing financial difficulties, it is important that you contact us at [Phone Number] as soon as possible. We may be able to discuss alternative payment arrangements to help you avoid further action.

Important Consequences of Non-Payment:

- Late payment fees may be applied to your account.
- Your credit score may be negatively impacted.
- Continued default may lead to legal action or the repossession of the secured asset.

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

Sincerely,

[Sender Name/Signature]
[Title/Department]