

Date: [Insert Date]

To:

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: Notice of Intent to Report Negative Information

Account Number: [Insert Account Number]

Dear [Consumer Name],

This letter serves as formal notice regarding the status of your account with [Your Company Name/Organization Name].

As of the date of this letter, your account is past due in the amount of \$[Insert Amount]. Our records indicate that your payment is [Insert Number] days late.

We are writing to inform you that we intend to report this late payment and/or the delinquent status of your account to one or more national credit reporting agencies (including Equifax, Experian, and/or TransUnion) after [Insert Number] days from the date of this notice.

The reporting of negative information to a credit bureau may adversely affect your credit score and your ability to obtain credit in the future. To prevent this information from appearing on your credit report, please submit the full payment of \$[Insert Amount] by [Insert Deadline Date].

If you believe there is an error regarding this balance or if you have already sent your payment, please contact our office immediately at [Insert Phone Number].

Payments can be made via [Insert Payment Method: Online/Phone/Mail].

Sincerely,

[Your Name/Department]

[Your Company Name]

[Your Phone Number]