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

[Date]

[Recipient Name]
[Recipient Title]
[Debtor Company Name]
[Address]
[City, State, Zip Code]

RE: NOTICE OF INTENT TO REPORT CREDIT DEFAULT

Account Number: [Account Number]
Outstanding Balance: [Total Amount Owed]
Original Due Date: [Date Payment Was Due]

Dear [Recipient Name],

This letter serves as a formal warning regarding the overdue balance on your commercial account with [Your Company Name]. Despite previous reminders, we have not received the outstanding payment of [Total Amount Owed].

Please be advised that if payment is not received in full within [Number, e.g., 10] business days from the date of this letter, we will take the following actions:

- Report this delinquency to commercial credit reporting agencies (such as Dun & Bradstreet, Experian Business, or Equifax Commercial).
- Suspend your credit privileges and transition your account to a "Cash Only" basis.
- Refer this account to an external collection agency or initiate legal proceedings.

A report of credit default may negatively impact your business credit score, making it difficult to secure future financing, favorable terms with other vendors, or business insurance.

To avoid these actions, please submit payment immediately via [Payment Method] or contact our billing department at [Phone Number] to discuss a formal repayment plan.

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

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]
[Your Company Name]