

[Date]

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

Re: Past Due Account Number: [Account Number]

Dear [Customer Name],

Our records indicate that your account is currently past due. As of today, the outstanding balance is \$[Total Balance Amount]. This amount was due on [Original Due Date].

We understand that financial difficulties can happen unexpectedly. To assist you in bringing your account back to good standing, we would like to offer you a flexible payment plan. This will allow you to pay off the balance in smaller, manageable installments rather than one lump sum.

Proposed Payment Plan:

- Monthly Payment Amount: \$[Amount]
- Number of Installments: [Number]
- Starting Date: [Date]

If this plan works for you, or if you would like to discuss an alternative arrangement, please contact our billing department at [Phone Number] or email us at [Email Address] by [Deadline Date].

If we do not hear from you or receive payment by [Deadline Date], we may be forced to take further action regarding your account. We would prefer to work with you to resolve this matter amicably.

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

Sincerely,

[Your Name/Department]
[Company Name]
[Phone Number]