

Date: [Insert Date]

Account Number: [Insert Account Number]

Amount Past Due: [Insert Amount]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF IMPENDING CREDIT BUREAU REPORTING

Dear [Debtor Name],

This letter serves as formal notification that your account is now seriously past due. Despite previous attempts to contact you, we have not received the required payment of [Insert Amount].

Please be advised that if payment is not received in full within [Insert Number, e.g., 10] days from the date of this letter, we intend to report your account as "delinquent" to the major national credit bureaus (Equifax, Experian, and TransUnion).

A negative report on your credit file may significantly lower your credit score and impact your ability to obtain future loans, mortgages, credit cards, or favorable interest rates.

To prevent this action, please submit your payment immediately via [Insert Payment Method] or contact our office at [Insert Phone Number] to discuss a payment arrangement.

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

Sincerely,

[Your Name/Company Name]

[Your Phone Number]

[Your Email Address]