

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

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

RE: SECOND NOTICE - DEFAULT OF PAYMENT ARRANGEMENT

Account Number: [Account Number]
Outstanding Balance: \$[Total Amount]

Dear [Debtor Name],

We are writing to inform you that we have not received the payment due on [Date] as per our agreed payment arrangement. This is the second consecutive payment that has been missed.

To date, your account is in arrears by \$[Amount Overdue].

Your failure to adhere to the terms of our agreement has put your account at risk of being escalated. To prevent further action, please remit the overdue amount of \$[Amount Overdue] immediately, or no later than [Deadline Date].

Please make your payment via [Payment Method: Online/Phone/Mail].

If you are experiencing financial difficulties that prevent you from making this payment, you must contact us immediately at [Phone Number] to discuss your situation. We are willing to listen, but we cannot help if you do not communicate with us.

If payment is not received by the deadline stated above, we may terminate the payment arrangement and pursue the full balance through alternative collection methods.

We look forward to your prompt response.

Sincerely,

[Your Name/Signature]
[Your Title/Department]