

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

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

**RE: NOTICE OF MISSED PAYMENT AND INTENT TO TRANSFER TO  
COLLECTIONS**

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

Dear [Customer Name],

We are writing to inform you that we have not received the payment due on [Date] as outlined in your agreed payment plan. As a result, your payment plan is now considered in default.

Please be advised that this is your final notice. To avoid your account being formally transferred to a third-party collection agency, you must remit the past-due amount of \$[Amount] by [Deadline Date].

Transferring your account to collections may negatively impact your credit rating and result in additional fees or legal action. We would prefer to resolve this matter directly with you.

Please make your payment immediately via [Payment Method/Website] or contact our billing department at [Phone Number] to discuss your account status.

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

Sincerely,

[Your Name/Department]  
[Your Company Name]