

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

[Date]

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

RE: SECOND NOTICE - PAST DUE ACCOUNT

Account Number: [Account Number]
Outstanding Balance: \$[Amount Due]
Original Due Date: [Date]

Dear [Debtor Name],

This is a second formal request for payment regarding your outstanding balance of \$[Amount Due]. Our records indicate that we have not yet received payment, nor have we heard from you following our initial notice sent on [Date of First Notice].

Your account is now [Number] days past due. We value your business and would like to resolve this matter amicably to help you avoid further collection actions or negative impacts on your credit standing.

Please submit the full payment of \$[Amount Due] by [Deadline Date] via [Payment Method: e.g., check, online portal, bank transfer].

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties and wish to discuss a payment plan, please contact our office immediately at [Phone Number].

We look forward to receiving your payment promptly.

Sincerely,

[Your Name/Signature]
[Your Title]