

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Former Tenant Name]

[Last Known Address or Forwarding Address]

[City, State, Zip Code]

RE: NOTICE OF OUTSTANDING DEBT AND INTENT TO REPORT TO CREDIT BUREAUS

Dear [Former Tenant Name],

This letter serves as a formal demand for payment regarding the outstanding balance owed for your previous tenancy at [Rental Property Address], which ended on [Move-Out Date].

As per the Itemized Statement of Deposit sent to you on [Date Statement was Sent], the total remaining balance due is **\$[Amount Owed]**. This balance consists of:

- Unpaid Rent: \$[Amount]
- Cleaning/Repair Fees: \$[Amount]
- Late Fees/Other Charges: \$[Amount]

Despite previous notifications, we have not received payment. Please be advised that if the full amount is not paid or a formal payment plan is not established by [Deadline Date - e.g., 10 days from today], we will take the following actions:

1. **Credit Reporting:** Your account will be reported as a delinquent debt to major national credit reporting agencies (Experian, TransUnion, and Equifax). This may negatively impact your credit score and future ability to secure housing or financing.
2. **Collection Agency Referral:** Your account will be transferred to a professional collection agency for further recovery efforts.
3. **Legal Action:** We reserve the right to file a claim in small claims court to obtain a judgment for the debt, plus applicable court costs and interest.

Please remit payment in the form of a cashier's check or money order to the address listed above. If you wish to discuss a payment arrangement, contact our office immediately at [Phone Number].

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

Sincerely,

[Your Signature]

[Your Printed Name]

[Title/Position]