

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

[Debtor's Name]
[Debtor's Address]
[City, State, ZIP Code]

Subject: Important Notice Regarding Your Outstanding Balance

Dear [Debtor's Name],

We hope this message finds you well. We are writing to inform you that your account with us, [Account Number], is currently past due with an outstanding balance of [Amount Owed].

It is important that you address this matter promptly to avoid any further actions. Please find the details of your account below:

- ****Account Number****: [Account Number]
- ****Outstanding Balance****: [Amount Owed]
- ****Due Date****: [Original Due Date]

We understand that circumstances can sometimes make it challenging to meet financial obligations. If you are experiencing financial difficulties, we encourage you to reach out to discuss possible payment arrangements.

Please make your payment by [New Due Date] to avoid additional fees or actions that may affect your credit rating. Payments can be made via [Payment Methods].

Should you have any questions or wish to discuss this matter, please do not hesitate to contact us at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]
[Your Position]
[Your Company Name]