

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

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

**RE: NOTICE OF DEFAULT WARNING - [Account/Contract Number]**

Dear [Recipient Name],

This letter serves as a formal warning regarding your outstanding balance on the above-referenced account. According to our records, your account is currently past due in the amount of \$[Amount Owed].

Your payment was due on [Original Due Date]. As of today, we have not received the required payment or a response regarding your intent to pay. This delay constitutes a breach of the terms of our agreement dated [Agreement Date].

Please be advised that if the total amount of \$[Amount Owed] is not received by [Deadline Date], we will officially declare your account in default. A formal declaration of default may result in the following actions:

- Immediate acceleration of the full remaining balance.
- Reporting of the delinquency to credit bureaus.
- Termination of services or repossession of collateral.
- Commencement of legal proceedings to recover the debt.

To avoid these consequences, please remit payment immediately via [Payment Method] or contact our office at [Phone Number] to discuss a repayment plan.

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

Sincerely,

[Signature]  
[Your Printed Name]  
[Your Title]