

[Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**RE: NOTICE OF INTENT TO REFER TO COLLECTIONS**

Account Number: [Account Number]

Total Overdue Balance: \$[Amount]

Dear [Debtor Name],

This letter serves as formal notice that your account is in default. You have failed to comply with the terms of the payment plan agreement established on [Date Plan was Created].

As of the date of this letter, we have not received the required payment(s) for the following period(s): [List Missed Payments].

Please be advised that unless we receive the full past-due amount of \$[Amount] by [Deadline Date], we will transfer your account to a third-party collection agency. Referral to a collection agency may negatively impact your credit rating.

To prevent this action, please submit your payment immediately via [Payment Method] or contact us at [Phone Number] to discuss your account status.

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

Sincerely,

[Your Name/Company Name]

[Your Department]

[Your Phone Number]