[Your name]

[Your address]

[City, State ZIP code]

[Your Phone Number]

[Your email address]

[Date]

[Debtor's name]

[Debtor's address]

[City, State ZIP code]

Dear [Debtor's name],

I'm inquiring about your $[amount due] overdue balance on account number [account number]. This sum remained unpaid as of [due date].

Life might occasionally get in the way of paying bills on schedule. We'd like to remind you that we're available to assist you in resolving any difficulties that keep you from paying your account.

To assist you in bringing your account up to date, we have supplied a summary of your account below:

* Original amount due: $[amount due]
* Past due amount: $[past due amount]
* Late fees: $[late fee amount]
* Total amount due: $[total amount due]

We suggest you make a payment of at least $[minimum amount required] as soon as possible. You can pay by writing a check or money order to the above address or by visiting our website and paying online.

Please remember that if your debt is not paid, we may take additional steps to collect it, such as legal action or wage garnishment.

We appreciate your fast payment and look forward to hearing from you. Please contact us at [your contact number] or [your email address] if you have any questions or issues.

Thank you for your assistance.

Sincerely,

[Your name]

**P.S. We have sent a stamped payment envelope to assist you in making your payment as soon as possible.**