

Initial Debt Notification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

This letter serves as a formal notification regarding the delinquent status of my credit account (Account Number: [Insert Account Number]). As of [Insert Date], the total outstanding balance is [Insert Amount].

I acknowledge that this account is now past due, and I intend to address this matter promptly. Please provide detailed information on the total amount due, including any applicable fees and interest.

I appreciate your understanding and cooperation as I work towards resolving this issue.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]