

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Formal Notification Regarding Overdue Account

Dear [Creditor's Name],

I am writing to formally notify you that my account with account number [Account Number] is currently overdue. As of [Due Date], the total outstanding balance is [Amount Due].

Due to [brief explanation of situation, e.g., unforeseen circumstances], I have been unable to make the payment by the due date. I understand the importance of fulfilling my obligations and I am committed to resolving this matter as quickly as possible.

I kindly request your understanding and would appreciate any assistance you can offer regarding a payment plan or extension. I aim to clear my dues promptly and restore my account to good standing.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]