

[Debtor's name]

[Street address]

[City, state zip]

[Month day, year]

Re: [Account balance]

[Account number]

Dear [debtor]:

Our records indicate that we have not received your payment which was due on 12-5-98. We hope this was just an oversight and you will be able to remit the funds due immediately.

The amount due on your loan is \$1,500.

This amount includes any applicable late charges and/or fees.

If your records reflect that you paid this payment prior to the date of this letter, you still need to contact us so that the discrepancy can be resolved and any necessary corrections can be made on your account.

If, however, you are experiencing financial difficulties, please contact us so that we can assist you in working through the situation and bring your account back to a current status. We can provide you with counseling or a listing of HUD approved counseling agencies which you may wish to contact for assistance.

Please call me at our toll free number listed above as soon as possible. We can then begin to work through this situation together.

Sincerely,