

[Debtor's name]

[Street address]

[City, state zip]

[Month day, year]

Re: [Account balance]

[Account number]

Dear [debtor]:

This is the second reminder that you owe us \$_____. Please pay this account promptly.

We would like to continue doing business with you, but we need your cooperation and payment to do so.

Thank you for your prompt attention to this matter.

Sincerely,