

Late Payment Notice

A formal written notice that a loan payment is overdue, stating the amount, days late, any fees, and a clear new deadline.

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1. Reference to the loan

Identifies the agreement, its date, and the payment obligation that was missed.

2. Statement of arrears

Sets out the overdue amount, the original due date, and days overdue as of the notice date.

3. Late fees and interest

States any late charge being applied and points to the agreement clause that allows it.

4. Total payable

Gives one clear total combining the missed payment and any permitted charges.

5. New deadline

Sets a specific date by which the total must be paid.

6. How to pay

Provides the account details or payment methods the lender accepts.

7. Invitation to respond

Invites the borrower to make contact if there is a genuine difficulty, keeping the door open to a payment plan.

8. Next steps

Notes factually that continued non-payment may lead to further formal steps under the agreement.

9. Date and signature

The lender signs and dates the notice and keeps proof of how it was delivered.

Signatures — A

Signatures — B

Witness signature

Date: _____

Date: _____

Date: _____

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PREVIEW