

Dear Olivia Patel,

We are writing to remind you that your Loan ID: 2944759 account is delinquent.

Your account is subject to an additional late fee and same has been levied in accordance with loan agreement.

Your late fee amount is \$7.25. Please find below your account statement.

Date	Txn Type	EMI Amount	Payment Amount	Late Fee	DQ Fee	Balance
20240501	Disbursal	\$0	\$0	-	-	\$3481.45
20240601	EMI	\$144.95	\$144.95	-	-	\$3336.50
20240701	EMI	\$144.95	\$144.95	-	-	\$3191.55
20240801	EMI	\$144.95	\$144.95	-	-	\$3046.60
20240901	EMI	\$144.95	\$144.95	-	-	\$2901.65
20241001	EMI	\$144.95	\$144.95	-	_	\$2756.70
20241101	EMI	\$144.95	\$0	\$7.25	\$20	\$2756.70

Contact us promptly at (888) 555-5555 to settle your outstanding account balance and avoid future late payment fees

Regards,
ABC Payment Collections Team
Collections@ABC.com
(888) 555-5555

If you have already settled your account balance, please ignore this letter and accept our apologies for the inconvenience.