

[Date]

[Borrower Name]

[Street Address]

[City, State, Zip Code]

RE: Notice of Negative Information

Account Number: [Loan Account Number]

Dear [Borrower Name],

We are writing to inform you that we have reported, or may report, negative information to consumer reporting agencies regarding your mortgage account. This notice is being provided because your payment due on [Date Payment was Due] was not received within the timeframe required by your loan agreement.

Negative information, such as a late payment, missed payment, or other default on your account, may be reflected in your credit report. This may affect your ability to obtain credit in the future or impact the terms of credit offered to you.

If you believe the information we have reported is inaccurate, or if you have questions regarding your account status, please contact our Customer Service Department at [Phone Number] or write to us at [Mailing Address].

Sincerely,

[Name of Financial Institution]

[Department Name]

[Contact Information]