

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

RE: SECOND NOTICE OF ARREARS - Mortgage Loan Account: [Account Number]

Dear [Borrower Name],

Our records indicate that your mortgage account remains in arrears. Despite our previous notice dated [Date of First Notice], we have not yet received the outstanding payment required to bring your account up to date.

As of [Current Date], the total amount overdue is **[\$Amount]**. This includes:

- Past Due Principal and Interest: **[\$Amount]**
- Late Fees: **[\$Amount]**
- Other Charges: **[\$Amount]**

Your next regular payment of **[\$Amount]** is due on [Date].

We urge you to remit the total overdue amount immediately to avoid further late charges or the initiation of formal recovery proceedings. Payment can be made via [Payment Methods: Online/Phone/In-Person].

If you are experiencing financial difficulties, please contact our Loss Mitigation Department at [Phone Number] as soon as possible. We may be able to discuss repayment plans or other options to help you keep your home.

If you have already sent this payment, please disregard this letter.

Sincerely,

[Sender Name/Department]
[Your Company Name]