

DATE: [Insert Date]

LOAN NUMBER: [Insert Loan Number]

BORROWER(S):

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

SUBJECT: NOTICE OF DELINQUENCY AND INTENT TO FORECLOSE

Dear [Borrower Name],

This letter serves as official notification that your mortgage account is currently past due. Our records indicate that you have failed to make the required monthly payments as outlined in your promissory note.

Status of Your Account:

- **Past Due Amount:** \$[Insert Amount]
- **Late Fees:** \$[Insert Amount]
- **Other Charges:** \$[Insert Amount]
- **TOTAL AMOUNT TO BRING ACCOUNT CURRENT:** \$[Insert Total]

Please be advised that your account is now [Number] days delinquent. If the total amount listed above is not received by [Insert Deadline Date], we may initiate formal foreclosure proceedings against your property. Foreclosure may result in the loss of your home and a significant negative impact on your credit rating.

Action Required:

To avoid further collection actions, please remit the total amount due immediately. You may pay via [Insert Payment Methods, e.g., online portal, phone, or mail].

We Are Here to Help:

If you are experiencing financial hardship, there may be options available to help you keep your home, such as a loan modification, forbearance, or a repayment plan. We urge you to contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Hours] to discuss your situation.

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

Sincerely,

[Sender Name/Department]
[Lending Institution Name]
[Contact Phone Number]