

Date: [Insert Date]

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

Re: Mortgage Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as a formal notification that the grace period for your mortgage payment due on [Due Date] has expired. As of the date of this letter, we have not received your payment in the amount of \$[Amount Due].

Because the payment was not received by the end of the grace period, a late fee of \$[Late Fee Amount] has been assessed to your account. Your total balance currently due is \$[Total Amount].

Please remit your payment immediately via one of the following methods:

- Online Portal: [Link/URL]
- Phone: [Phone Number]
- Mail: [Mailing Address]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship, please contact our Loss Mitigation department at [Phone Number] to discuss available assistance options.

Prompt payment is necessary to avoid further late charges and potential reporting to credit bureaus.

Sincerely,

[Lender/Service Name]
[Department Name]
[Contact Phone Number]