

[Date]

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

RE: Notice of Grace Period Expiration and Late Fee Assessment

Loan Number: [Account Number]

Dear [Borrower Name],

This letter serves as formal notification that the grace period for your mortgage payment due on [Due Date] has expired. As of today, we have not received your full payment.

Per the terms of your promissory note, a late charge has been assessed to your account in the amount of \$[Late Fee Amount].

Account Summary:

- Past Due Amount: \$[Amount]
- Late Fee: \$[Amount]
- **Total Amount Due: \$[Total Amount]**

Please remit the total amount due immediately to bring your account current. You can make a payment via our online portal, by phone at [Phone Number], or by mailing a check to the address listed below.

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.

Sincerely,

[Mortgage Servicer Name]
[Department Name]
[Contact Information]