

DATE: [Insert Date]

VIA: [Insert Delivery Method, e.g., Certified Mail]

FROM:

[Lender/Organization Name]

[Department Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

TO:

[Borrower Name]

[Street Address]

[City, State, Zip Code]

RE: NOTICE OF DEMAND FOR OUTSTANDING MORTGAGE PENALTY FEES

Account Number: [Insert Mortgage Account Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as a formal demand for the payment of outstanding penalty fees associated with the above-referenced mortgage account. As of [Insert Date], our records indicate that your account has accrued unpaid charges totaling **\$\$[Insert Amount]**.

These charges consist of the following:

- Late Payment Fees: \$\$[Amount]
- Prepayment Penalties: \$\$[Amount]
- Administrative/Legal Fees: \$\$[Amount]
- Other Penalties: \$\$[Amount]

Pursuant to the terms of your Mortgage Agreement signed on [Insert Date of Agreement], these fees are now past due. Failure to remit the full amount of **\$\$[Insert Total Amount]** by [Insert Deadline Date, e.g., 14 days from date of letter] may result in further action, including but not limited to:

- Reporting the delinquency to national credit bureaus.
- Initiation of formal legal proceedings.
- Acceleration of the full loan balance.

Please remit payment via [Insert Payment Method, e.g., Online Portal, Check, or Wire Transfer]. If you believe this demand has been sent in error or if you have already made this payment, please provide written proof of payment immediately.

If you are experiencing financial hardship and wish to discuss a payment arrangement, please contact our Collections Department at [Insert Phone Number] before the deadline stated above.

Sincerely,

[Signature]

[Printed Name]

[Title/Position]

[Lender Name]