

URGENT: CREDIT BUREAU REPORTING NOTICE

Date: [Insert Date]

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

Account Number: [Insert Loan Number]

Subject: Notice of Intent to Report Delinquency to Credit Bureaus

Dear [Borrower Name],

This letter serves as formal notification that your mortgage account is currently delinquent. As of the date of this letter, your account is [Number of Days] days past due, with a total overdue balance of \$[Amount].

Our records indicate that we have not received your payment for the period(s) of [Insert Month/Year].

Please be advised that under the terms of your note and federal law, we are required to report the status of your account to the major national credit bureaus (Equifax, Experian, and TransUnion). If we do not receive the past due amount by [Insert Deadline Date], we will report your account as "Delinquent."

A negative report to the credit bureaus may significantly lower your credit score, which can affect your ability to obtain future credit, insurance, or employment.

To avoid this reporting, please submit your payment immediately. Payments can be made via:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Mail: [Insert Payment Address]

If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Insert Phone Number] to discuss potential assistance options.

Sincerely,

[Name of Representative/Department]
[Lending Institution Name]