

[Date]

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

RE: Notice of Default - Mortgage Account Number: [Account Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage account is currently in default due to non-payment. As of [Date], we have not received the payment(s) scheduled for [Due Date of Missed Payment].

Account Status Summary:

- Past Due Amount: \$[Amount]
- Late Fees: \$[Amount]
- **Total Amount Required to Clear Default: \$[Total Amount]**

Please submit the total amount due by [Deadline Date] to bring your account back into good standing. Payments can be made via [Payment Method/Online Portal/Phone].

If you are experiencing financial hardship, we encourage you to contact our Loss Mitigation Department at [Phone Number] immediately. There may be options available to help you avoid further collection actions, such as a repayment plan or loan modification.

Failure to cure this default may result in additional late charges, negative reporting to credit bureaus, and the potential initiation of foreclosure proceedings as outlined in your mortgage agreement.

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

Sincerely,

[Name of Representative/Department]
[Lender Name]
[Lender Contact Information]