

[Your Company Name/Lender Name]  
[Department]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]

[Date]

[Borrower Name]  
[Co-Borrower Name]  
[Property Address Line 1]  
[Property Address Line 2]  
[City, State, Zip Code]

**RE: NOTICE OF MORTGAGE ARREARS**

**Account Number: [Account Number]**

Dear [Borrower Name],

Our records indicate that your mortgage account is currently in arrears. As of [Date], your account is [Number] days past due. We have not received the required monthly installments for the following period(s): [List Months].

**Payment Summary:**

- Total Unpaid Principal/Interest: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges (if applicable): \$[Amount]
- **Total Amount Required to Clear Arrears: \$[Total Amount]**

Please remit the total amount due immediately to bring your account up to date. Payment can be made via [Payment Methods: Online/Phone/Mail].

If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] as soon as possible. We may be able to offer assistance programs, such as a loan modification or repayment plan, to help you avoid further collection actions or foreclosure.

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

Sincerely,

[Sender Name/Signature]  
[Title]  
[Contact Phone Number]