

DATE: [Current Date]

FROM:

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

TO:

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

RE: NOTICE OF DELINQUENCY AND DEMAND FOR PAYMENT

Loan Number: [Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is currently in default due to non-payment. As of [Date], our records indicate that your account is past due for the following period(s): [List Months/Year].

The total amount required to bring your account current is \$[Total Amount Due].

This amount consists of the following:

- Past Due Principal and Interest: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges (if applicable): \$[Amount]

DEMAND FOR PAYMENT:

You are hereby requested to pay the total amount due by [Deadline Date]. Payment must be made in the form of [Certified Check / Wire Transfer / Online Portal].

CONSEQUENCES OF NON-PAYMENT:

Failure to cure this delinquency by the date specified above may result in further action, including but not limited to:

- Reporting the delinquency to credit bureaus.
- Acceleration of the full loan balance.
- The initiation of foreclosure proceedings against the property.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Phone Number] to discuss potential options such as a loan modification, forbearance, or a repayment plan.

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

Sincerely,

[Authorized Signature]
[Printed Name and Title]
[Lender Name]