

[Date]

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

**RE: Notice of Past Due Mortgage Payment**

Account Number: [Loan Number]

Dear [Borrower Name],

This letter is to inform you that we have not received your mortgage payment that was due on [Due Date]. As of today, your account remains past due in the amount of \$[Amount Due].

If you have already sent your payment, please disregard this notice. If you have not yet made the payment, please do so immediately to avoid late fees and potential impacts on your credit score.

**Payment Details:**

- Past Due Amount: \$[Amount]
- Late Fee (if applicable): \$[Amount]
- **Total Amount Needed to Bring Account Current: \$[Total Amount]**

You can make your payment through the following methods:

- Online at: [Website URL]
- By phone: [Phone Number]
- By mail: [Mailing Address for Payments]

If you are experiencing financial hardship, please contact our loss mitigation department at [Phone Number] as soon as possible to discuss available assistance options.

Sincerely,

[Your Name/Department]  
[Lending Institution Name]  
[Contact Phone Number]