

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[Phone Number]
[Date]

[Borrower Name]
[Property Address Line 1]
[Property Address Line 2]

RE: FORMAL DEMAND FOR PAST DUE MORTGAGE PAYMENT

Account Number: [Loan Account Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage account is currently past due. Our records indicate that you have failed to make the scheduled payment(s) due on [Due Date(s)].

As of [Current Date], the total amount required to bring your account current is **\$(Total Amount Due)**. This total includes the following:

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

Please submit the total amount due by [Deadline Date] to avoid further collection actions, which may include reporting this delinquency to credit bureaus or the initiation of foreclosure proceedings.

Payments can be made via [Payment Methods: Online/Phone/Mail]. If you have already sent your payment, please disregard this notice.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Phone Number] to discuss available repayment options or loan modification programs.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Department]