

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

[Date]

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

**RE: Notice of Delinquency - Account Number: [Account Number]**

Dear [Borrower Name],

This letter is to inform you that we have not received your mortgage payment that was due on [Due Date] for the property located at [Property Address].

According to our records, your account is currently past due. The details of the amount currently owed are as follows:

- **Past Due Amount:** \$[Amount]
- **Late Fee (if applicable):** \$[Amount]
- **Total Amount Due:** \$[Total Amount]

Please remit the total amount due immediately to bring your account current. You can make a payment via our online portal, by mail, or by calling our customer service department at [Phone Number].

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship or believe this notice was sent in error, please contact us as soon as possible so we can discuss available options or correct our records.

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]  
[Lender Name]