

Date: [Insert Date]

Subject: SECOND WARNING: Notice of Overdue Mortgage Payment

Account Number: [Insert Account Number]

Property Address: [Insert Property Address]

Dear [Borrower Name(s)],

This is a formal second notice regarding your mortgage account. Our records indicate that we have not yet received your payment for the period of [Insert Month/Year], which was due on [Insert Due Date].

As of today, your account is [Insert Number] days past due. On [Insert Date of First Letter], we sent a reminder regarding this balance; however, the payment remains outstanding.

Account Summary:

- Past Due Amount: \$[Insert Amount]
- Late Fees: \$[Insert Amount]
- **Total Amount Required to Clear Arrears: \$[Insert Total Amount]**

Please submit the total amount due immediately to bring your account up to date. You can make a payment through our online portal, by phone at [Insert Phone Number], or by visiting a local branch.

Failure to resolve this delinquency may result in further late penalties and could negatively impact your credit score. If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Insert Phone Number] to discuss available repayment options or assistance programs.

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

Sincerely,

[Sender Name/Department Name]

[Financial Institution Name]

[Contact Phone Number]