

URGENT: FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

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

Re: Mortgage Loan Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage account is seriously delinquent. Our records indicate that your account is currently [Number of Days] days past due. Despite previous attempts to contact you, we have not received the necessary payment to bring your account current.

Account Status Summary:

- Past Due Amount: \$[Insert Amount]
- Late Fees & Charges: \$[Insert Amount]
- **Total Amount Required to Cure Default: \$[Insert Total Amount]**
- Payment Due Date: [Insert Deadline Date]

Failure to pay the total amount required by the date listed above may result in the following actions:

- Acceleration of the full loan balance.
- Referral of your account to a foreclosure attorney.
- Negative reporting to national credit bureaus.
- Additional legal fees and collection costs.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Insert Phone Number]. There may be options available to help you avoid foreclosure, such as a loan modification, forbearance, or repayment plan.

Please remit the total amount due immediately to the address below or call us to make a payment over the phone.

Sincerely,

[Name of Sender/Department]
[Lending Institution Name]
[Contact Phone Number]