

Date: [Insert Date]

Recipient Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: URGENT NOTICE: Mortgage Delinquency Status

Dear [Insert Borrower Name],

This letter serves as formal notification that your mortgage account is currently past due. Our records indicate that we have not received the payment(s) scheduled for [Insert Month/Date].

Account Summary:

- **Past Due Amount:** \$[Insert Amount]
- **Late Fees:** \$[Insert Amount]
- **Total Amount to Bring Current:** \$[Insert Total]
- **Payment Due Date:** [Insert Due Date]

Failure to bring your account current may result in further collection actions, reporting to credit bureaus, and eventually the initiation of foreclosure proceedings. We wish to help you avoid these consequences.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss available options, such as:

- Loan Modification
- Forbearance Plans
- Repayment Plans

Please remit the total amount due immediately via [Insert Payment Method] or call us to confirm your payment status. If you have already sent your payment, please disregard this notice.

Sincerely,

[Insert Name/Department]

[Insert Mortgage Company Name]

[Insert Contact Phone Number]

[Insert Website]