

[Date]

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

RE: Urgent Notice Regarding Your Mortgage Loan [Loan Number]

Dear [Customer Name],

Our records indicate that your mortgage account is currently past due. We are writing to encourage you to contact our Loss Mitigation Department immediately to discuss your options and avoid further collection activity or potential foreclosure.

We understand that financial difficulties can happen, and we want to help you find a solution. You may be eligible for various programs designed to help you stay in your home, such as:

- Loan Modification
- Forbearance Plans
- Repayment Plans
- Short Sale or Deed-in-Lieu (if you wish to exit the property)

Please take action now by calling us at [Phone Number].

Our specialists are available [Days of the Week] from [Start Time] to [End Time] [Time Zone].

When you call, please have your monthly income and expense information ready so we can accurately evaluate your situation. Delaying this call may limit the options available to you.

We look forward to assisting you.

Sincerely,

Loss Mitigation Department
[Company Name]
[Company Phone Number]
[Website URL]