

[Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

This letter is to inform you that your mortgage account is currently past due. Our records indicate that we have not received your payment for the billing period ending [Date].

To bring your account current, please submit a payment of \$[Amount] by [Due Date]. Failure to remit payment may result in late fees or further collection actions as outlined in your loan agreement.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship, please contact us immediately to discuss available repayment options.

Payments can be made via [Payment Method/Website] or by calling [Phone Number].

Sincerely,

The Mortgage Lending Collections Department
[Company Name]
[Contact Phone Number]
[Email Address]