

URGENT NOTICE: YOUR MORTGAGE ACCOUNT IS PAST DUE

Date: [Insert Date]

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

Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter is to inform you that your mortgage account is currently past due and is in a delinquent status. Our records indicate that we have not received the payment(s) due for the period(s) of [Insert Dates of Missed Payments].

Payment Information:

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

Failure to bring your account current may result in additional late charges, negative reporting to credit bureaus, and further collection actions as outlined in your mortgage agreement.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss available repayment options or loan modification programs.

Please remit the total amount due to the address below:

[Company Name]
[Payment Processing Address]
[City, State, Zip Code]

Sincerely,

[Sender Name/Department]
[Company Name]