

**DATE:** [Current Date]

**TO:**

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

**RE: FINAL NOTICE - DEFAULTED PROPERTY TAXES**

**Loan Number:** [Your Loan Number]  
**Property Address:** [Legal Description or Address]

Dear [Borrower Name],

This is a formal final notice regarding the delinquent property taxes for the property mentioned above. Our records indicate that the property taxes for the tax year(s) [Insert Year(s)] remain unpaid in the amount of \$[Total Amount Owed].

Under the terms of your Mortgage/Deed of Trust, you are required to pay all property taxes and assessments when due. Failure to pay these taxes constitutes a default under your loan agreement. This delinquency puts the property at risk of a tax sale or foreclosure by the local taxing authority.

**REQUIRED ACTION:**

You must provide proof of payment for the outstanding taxes to our office no later than [Deadline Date]. Proof must be in the form of a paid receipt from the [County/City Name] Tax Collector's office.

**CONSEQUENCES OF NON-COMPLIANCE:**

If you do not provide proof of payment by the date specified above, [Lender/Servicer Name] will take the following actions:

- Pay the delinquent taxes on your behalf to protect our lien interest.
- Charge the full amount paid, including any penalties and interest, to your loan balance.
- Establish an escrow account for future tax payments, which will significantly increase your monthly mortgage payment.
- Initiate formal foreclosure proceedings due to breach of contract.

Please address this matter immediately to avoid further costs and legal action. If you have already paid these taxes, please forward a copy of the receipt to our office at [Fax Number/Email Address] immediately.

Sincerely,

[Your Name/Department]  
[Lender/Service Name]  
[Contact Phone Number]