

[Lender Name]
[Lender Address]
[City, State, Zip Code]

[Date]

RE: Notice of Delinquent Property Taxes and Intent to Protect Interest

Borrower(s): [Borrower Name(s)]
Property Address: [Full Property Address]
Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that the property taxes for the above-referenced property are currently delinquent for the tax year(s) [Year(s)]. According to the records from the [County/City] Tax Collector, the outstanding balance, including penalties and interest, is \$[Amount].

Under the terms of your Mortgage/Deed of Trust, you are required to pay all property taxes and assessments when they become due. Failure to pay these taxes creates a priority lien against the property, which jeopardizes our security interest.

Please provide proof of payment to our office within [Number] days of the date of this letter. If you have already paid these taxes, please forward a copy of the paid receipt to [Email Address/Fax Number].

If we do not receive verification of payment, [Lender Name] may take the following actions as permitted by your loan agreement:

- Pay the delinquent taxes on your behalf to protect our lien.
- Add the amount paid to your principal loan balance.
- Establish an escrow account, which will result in an increase to your monthly mortgage payment.
- Initiate foreclosure proceedings due to default of loan covenants.

Please resolve this matter immediately to avoid further costs or legal action. If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] to discuss available options.

Sincerely,

[Name/Department]
[Lender Name]