

**DATE:** [Current Date]

**FROM:**

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

**TO:**

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

**RE: NOTICE OF MORTGAGE DEFAULT AND DELINQUENT PROPERTY TAXES**

**Loan Number:** [Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is currently in default. Our records indicate that you have failed to make the required monthly payments for the following periods: [List Months/Year].

Furthermore, we have been notified by the [County/City] Tax Office that the property taxes for the property located at [Property Address] are currently delinquent. Under the terms of your Mortgage/Deed of Trust, you are required to keep all property taxes current to protect the lien priority of the lender.

**Total Amount Required to Cure Default:**

- Past Due Principal and Interest: \$[Amount]
- Late Fees and Charges: \$[Amount]
- Unpaid Property Taxes (if paid by lender): \$[Amount]
- **TOTAL TO BE PAID: \$[Total Amount]**

You must pay the total amount listed above by [Deadline Date] to bring your account current. Failure to cure this default and provide proof of tax payment may result in the acceleration of your loan, which could lead to foreclosure proceedings against your property.

Please contact our Loss Mitigation Department at [Phone Number] immediately to discuss payment options or if you have already sent these funds.

Sincerely,

[Name of Representative]  
[Title]  
[Lender Name]