

**DATE:** [Current Date]

**BORROWER NAME:** [Borrower Full Name]

**LOAN NUMBER:** [Loan Account Number]

**PROPERTY ADDRESS:** [Full Property Address]

**SUBJECT: URGENT NOTICE Regarding Delinquent Property Taxes**

Dear [Borrower Last Name],

Our records indicate that the property taxes for the above-referenced property are currently past due. According to the records from the [County/City Name] Tax Collector's office, the following amounts remain unpaid:

- **Tax Year/Period:** [Tax Year]
- **Principal Amount Due:** \$[Amount]
- **Penalties and Interest:** \$[Amount]
- **Total Delinquent Balance:** \$[Total Amount]

Under the terms of your Mortgage/Deed of Trust, you are required to pay all property taxes and assessments on time. Failure to pay property taxes creates a tax lien that may take priority over your mortgage, which constitutes a default under your loan agreement.

**Required Action:**

Please provide proof of payment to our office within [Number] days of the date of this letter. Acceptable proof includes a copy of the paid tax receipt or a validated statement from the tax authority.

If you have already paid these taxes, please disregard this notice and send us the confirmation for our records.

**Warning:**

If we do not receive proof of payment, we may be forced to pay the delinquent taxes on your behalf to protect our interest in the property. If we make this payment, the amount will be added to your loan balance and may result in an increase in your monthly escrow payment or a demand for immediate reimbursement.

If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] to discuss available options.

Sincerely,

[Sender Name/Department]

[Lending Institution Name]

[Contact Phone Number]

[Email Address]