

[Date]

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

**RE: NOTICE OF PROPERTY TAX DELINQUENCY AND FORMAL DEFAULT WARNING**

Loan Number: [Insert Loan Number]  
Property Address: [Insert Property Address]

Dear [Borrower Name],

According to our records and information received from the [Insert County/City Name] Tax Assessor's Office, the property taxes for the above-referenced property are currently delinquent for the tax period(s) of [Insert Tax Periods].

Total Outstanding Tax Amount: \$[Insert Amount]  
Penalties and Interest: \$[Insert Amount]  
**Total Amount Due: \$[Insert Total Amount]**

Per the terms of your Mortgage/Deed of Trust, you are required to pay all property taxes and assessments on time to protect the lien priority of the lender. Failure to pay these taxes constitutes a breach of your loan agreement and places your mortgage in **Default**.

To avoid further action, you must provide proof of payment to this office no later than [Insert Deadline Date]. If you fail to resolve this delinquency, [Insert Lender Name] may take one or more of the following actions:

- Pay the delinquent taxes on your behalf and add the amount to your principal balance.
- Establish a mandatory escrow account, increasing your monthly mortgage payment.
- Initiate formal foreclosure proceedings against the property.

Please forward a copy of the paid tax receipt to [Insert Email/Address] or contact our Loss Mitigation Department at [Insert Phone Number] immediately to discuss your situation.

Sincerely,

[Sender Name/Department]  
[Lender Name]