

**[Date]**

**[Borrower Name]**

[Borrower Address]

[City, State, Zip Code]

**RE: Notice of Default - Failure to Resume Standard Mortgage Payments**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage agreement. Our records indicate that you have failed to resume your standard monthly mortgage payments following the expiration of your temporary relief or forbearance period on [Date].

As of the date of this letter, the total amount required to bring your account current is \$[Amount], which includes:

- Past due principal and interest: \$[Amount]
- Late fees: \$[Amount]
- Other charges: \$[Amount]

To cure this default, you must submit the full amount listed above by [Deadline Date]. Failure to remit payment or contact our office to discuss a repayment plan may result in further collection actions, including the initiation of foreclosure proceedings.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Phone Number] to explore available options such as loan modification or an extended repayment schedule.

Please disregard this notice if payment has already been sent.

Sincerely,

[Name of Mortgage Servicer]

[Department Name]

[Contact Information]