

**Date:** [Insert Date]

**To:**

[Borrower Name]

[Property Address]

[City, State, Zip Code]

**Account Number:** [Insert Account Number]

**Subject: NOTICE OF DELINQUENCY AND ASSISTANCE OPTIONS**

Dear [Borrower Name],

This letter is to inform you that your mortgage payment is past due. As of [Date], our records show that your account is [Number] days delinquent. The total amount required to bring your account current is \$[Amount].

We are here to help you explore options to keep your home. If you are experiencing financial hardship, you may be eligible for various loss mitigation programs, such as:

- Forbearance plans
- Loan modifications
- Repayment plans
- Short sale or Deed-in-lieu of foreclosure

To discuss your situation and review available options, please contact our Homeownership Preservation Team at [Phone Number] between the hours of [Operating Hours]. You can also visit our website at [Website URL] for more information.

Additionally, you may find it helpful to speak with a HUD-approved housing counseling agency. You can find a counselor near you by calling the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visiting [www.hud.gov](http://www.hud.gov).

Please contact us immediately. We look forward to helping you resolve this matter.

Sincerely,

[Company Name]

[Department Name]

[Contact Phone Number]