

FINAL NOTICE

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

This is a final request regarding the outstanding escrow advance balance on your account. As previously communicated on [Date of First Notice] and [Date of Second Notice], [Lender/Company Name] advanced funds on your behalf to cover [Property Taxes/Insurance Premiums/Other Escrow Items].

To date, we have not received the required repayment for this shortage. As of the date of this letter, your total outstanding escrow advance balance is: **\$[Insert Amount]**.

Please remit the full payment by [Insert Deadline Date] to avoid further action. Payments can be made via the following methods:

- **Online:** [Insert Website URL]
- **By Phone:** [Insert Phone Number]
- **By Mail:** Send a check to [Insert Remittance Address]

Failure to repay these funds may result in a permanent adjustment to your monthly mortgage payment to recover the shortage over time, or other collection efforts as permitted by your loan agreement.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a repayment plan, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Name/Department Name]
[Lender/Company Name]