

[Date]

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

Subject: Important Information Regarding Your Account [Account Number]

Dear [Borrower Name],

We are writing to you because we have noticed that your account is currently past due. We understand that unexpected life events or financial setbacks can happen to anyone, and we want to reach out to offer our support during this time.

Our primary goal is to help you keep your home and find a sustainable path forward. As of [Date], your account is in default in the amount of \$[Amount].

Please know that you have options available to you. We are committed to working with you to explore solutions, which may include:

- Flexible repayment plans
- Loan modification options
- Temporary forbearance
- Counseling resources

We encourage you to contact our dedicated Homeowner Assistance Team as soon as possible at [Phone Number]. Our specialists are here to listen to your situation without judgment and help you understand the next steps.

To prevent further collection action or legal proceedings, please reach out to us by [Deadline Date]. We truly value you as a customer and look forward to hearing from you so we can resolve this matter together.

Sincerely,

[Your Name/Department Name]
[Company Name]
[Contact Information]