

[Date]

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

Subject: NOTICE OF MORTGAGE DELINQUENCY

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter is to formally notify you that your mortgage account is currently past due. Our records indicate that we have not received the payment(s) scheduled for [Date(s) of Missed Payment].

Account Status Summary:

- Past Due Amount: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges: \$[Amount]
- **Total Amount Required to Bring Account Current: \$[Total Amount]**

Please submit the total amount due by [Deadline Date] to avoid further late charges or negative reporting to credit bureaus. You can make a payment via [Payment Method: Online/Phone/Mail].

If you are experiencing financial hardship, we may be able to offer assistance through loss mitigation options such as a repayment plan, loan modification, or forbearance. We encourage you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss your situation.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Sender Name/Department]
[Lender Name]
[Lender Contact Phone Number]
[Lender Address]