

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: Mortgage Arrears and Outstanding Balance Statement**

**Account Number:** [Account Number]

Dear [Borrower Name],

This letter serves as an official statement of the arrears and total outstanding balance on the mortgage account referenced above as of [Current Date].

**1. Arrears Summary**

Our records indicate that your account is currently in arrears. The details of the overdue amount are as follows:

- **Number of Missed Payments:** [Number]
- **Total Arrears Amount:** \$[Amount]
- **Late Fees & Charges:** \$[Amount]
- **Total Amount Required to Clear Arrears:** \$[Total Overdue Amount]

**2. Total Outstanding Balance**

The following is the total payoff balance required to satisfy the mortgage in full:

- **Principal Balance:** \$[Amount]
- **Accrued Interest:** \$[Amount]
- **Escrow Balance (if applicable):** \$[Amount]
- **Other Fees/Costs:** \$[Amount]
- **Total Outstanding Balance:** \$[Total Payoff Amount]

Please note that the total outstanding balance is subject to daily interest accrual and may change if payment is not received by [Expiration Date].

**3. Next Steps**

To bring your account up to date, please remit the Total Arrears Amount immediately. If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] to discuss available repayment options or loan modification programs.

Payments can be made via [Payment Method/Online Portal/Mailing Address].

Sincerely,

[Name of Representative/Department]

[Lender Name]