

<Servicer Logo>

<Servicer Name>  
<Address>  
<City>, <State> <Zip>

**Required payments are coming up.**  
**Need help? Call <XXX-XXX-XXXX>**

<Month XX, XXXX>

<Borrower1>  
<Address 1> <Address 2>  
<City>, <ST> <Zip>

### IMPORTANT NOTICE

regarding your reverse mortgage (loan number <XXXXXXXX>) located at:

<Property Address>  
<City>, <State>

Dear [Borrower Name]:

Your reverse mortgage requires you to pay **property-related expenses**, also referred to as “property charges,” (such as property taxes, insurance, and homeowner’s association fees) on time. Not paying these expenses can lead to serious consequences, including default on your loan, demand for payment in full of the entire loan, and foreclosure.

Our records indicate your **<property-related expense>** in the amount of **<\$amount>** needs to be paid by **<date, month, year>**.

If you have questions or you’re struggling to pay your property-related expenses, call **<Servicer Name>** at **<XXX-XXX-XXXX>** (Monday to Friday from **<XX:XX>** a.m. to **<XX:XX>** p.m.)

#### **Do you need additional help? Free housing counseling is available.**

If you need additional help, we strongly recommend and encourage you to contact a HUD-approved housing counseling agency for a free counseling session. Your housing counselor will help you review your financial situation and may be able to refer you to resources that might assist you in balancing your budget and retaining your home. We can provide you with their contact information when you call us.

Sincerely,

<Servicer Representative Name>  
<Title>

P.S. Be sure to read the enclosed **Where to Get Help With Your Reverse Mortgage** flyer for more information.



<Servicer Logo>

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<Servicer Disclosures>

