



Jul 21 2025

CATHRYN VICTORIA ABRAMS
941 JEFFERSON
CARUTHERSVILLE MO 63830

RE: DELINQUENT PROPERTY TAXES - LOAN - xxx1416

Dear CATHRYN VICTORIA ABRAMS,

It has come to our attention that you owe property taxes for 2022,2023,2023,2024,2024 (see the detail(s) below). Please contact your municipality/county to determine the amount of past due taxes, interest and penalty due.

Please pay the delinquent property taxes directly to the applicable municipality as listed on your tax bill and provide us with proof of payment within 30 days of the date of this letter. If you have already paid the delinquent property taxes, please provide us with proof of payment. You may send proof of payment to:

Failure to pay your property taxes when due is considered default under the terms of your mortgage. We urge you to take care of this matter immediately to prevent any further action.

If the delinquent property taxes are not paid within 30 days, we will take the following action:

- We will pay your delinquent property taxes and you will be responsible for repaying that amount back to us in monthly installments with a repayment term to be determined prior to us establishing the repayment. The amount that you owe will appear on your next billing statement. We will also adjust any automatic payments (as applicable) to reflect your new monthly amount due.
- We will immediately establish an escrow account, in accordance with state and federal regulation, for your future property taxes as you are now required to escrow with us until this loan is paid off. The amount that you owe will appear on your next billing statement.

You may contact us to see if you qualify for a loan to pay the delinquent property taxes. If you qualify for a loan, a property tax escrow will be established for all future tax bills due and the amount of time you'll have to repay your property taxes may exceed 12 months, depending upon the terms of the loan.

Thank you in advance for your cooperation in this situation.

If you have any questions, please contact us.

PARCEL NO	INST.DUE	AGENCY	PRINCIPAL	ADDT.FEES	TOTAL DUE
-04-20-01-008-00700	2024 Inst - 1	CARUTHERSVILLE CITY	\$80.84	\$11.32	\$92.16
				Total Amount	\$2,027.95