

[Date]

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

Subject: Understanding Your Rights During Pre-Foreclosure

Dear [Homeowner Name],

We are writing to provide you with important information regarding your rights and the options available to you during the pre-foreclosure process. If you are facing financial difficulties, it is important to know that you have choices to help protect your home and your credit.

Your Key Rights Include:

- **The Right to Reinstatement:** You may have the right to pay the total past-due amount, including fees, to bring your loan current and stop the foreclosure.
- **The Right to Mediation:** Depending on your state laws, you may be eligible for a mediation session with your lender to discuss alternatives.
- **The Right to Apply for Loss Mitigation:** You can submit a request for a loan modification, forbearance, or repayment plan.
- **The Right to Sell:** You have the right to sell your property or pursue a short sale before the foreclosure auction date.

Steps You Can Take Now:

1. Contact your mortgage servicer immediately to discuss assistance programs.
2. Review all official notices sent by your lender or the court.
3. Seek guidance from a HUD-approved housing counselor.

If you have questions regarding your specific situation or wish to discuss potential solutions, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Organization]
[Title]
[Phone Number]