

URGENT: PRE-FORECLOSURE NOTICE AND TIMELINE

Date: [Insert Date]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This is a formal notice to inform you that your mortgage account is seriously delinquent. Our records indicate that you have missed [Number] payments, totaling \$[Amount Due].

To avoid the commencement of formal foreclosure proceedings, you must understand the following critical timeline:

- **[Date]:** Deadline to pay the total past-due balance to reinstate the loan.
- **[Date]:** Date the file will be transferred to a foreclosure attorney.
- **[Date]:** Earliest date a Notice of Default or Foreclosure Sale may be recorded.

Once the foreclosure process begins, additional legal fees and costs will be added to your debt, making it more difficult to save your home.

REQUIRED ACTION:

To prevent further action, you must contact our Loss Mitigation Department immediately at [Phone Number] or visit [Website]. We are willing to discuss options such as loan modification, repayment plans, or short sales.

Failure to respond to this letter will result in the loss of your property through a foreclosure sale.

Sincerely,

[Your Name/Company Name]

[Department]

[Contact Information]