

## NOTICE OF INTENT TO FORECLOSE

Date: [Date]

To:

[Borrower Name]

[Property Address]

[City, State, Zip Code]

From:

[Lender/Service Name]

[Lender Address]

[Phone Number]

### RE: Notice of Default and Intent to Foreclose

Loan Number: [Loan Number]

Property Address: [Full Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Current Date], you have failed to make the required monthly payments for the following period(s): [List Months/Dates].

To bring your loan current, you must pay the total amount due as calculated below:

- Past Due Payments: \$[Amount]
- Late Fees: \$[Amount]
- Other Costs/Fees: \$[Amount]
- **Total Amount Required to Cure Default: \$[Total Amount]**

You must pay the Total Amount Required to Cure Default by no later than [Deadline Date]. Payment must be made in certified funds (e.g., cashier's check or money order) and sent to the address listed above.

**FAILURE TO CURE THE DEFAULT:** If you do not pay the full amount by the deadline stated above, [Lender Name] intends to accelerate the maturity of the loan, declare the entire unpaid balance due, and begin formal foreclosure proceedings to sell your property at a public auction.

If you are experiencing financial hardship, you may have options available to avoid foreclosure, such as a loan modification, repayment plan, or short sale. Please contact our loss mitigation department immediately at [Phone Number] to discuss these options.

Sincerely,

[Representative Name/Signature]

[Title]

[Lender/Service Name]