

**URGENT: FORMAL NOTICE OF PRE-FORECLOSURE**

Date: [Insert Date]

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

**RE: Mortgage Loan Number: [Insert Loan Number]**

Dear [Borrower Name],

This letter serves as formal notification that your mortgage account is currently in default due to non-payment. As of [Date], your account is past due by [Number] days, with a total delinquent amount of \$[Dollar Amount].

**FAILURE TO ACT IMMEDIATELY MAY RESULT IN THE FORECLOSURE OF YOUR PROPERTY.**

To prevent further legal action and the initiation of a foreclosure sale, you must pay the total past-due amount, including any late fees and interest, by no later than [Deadline Date].

Payment should be submitted to:

[Lender/Servicer Name]  
[Payment Address]  
[City, State, Zip Code]

If you are experiencing financial hardship, options may be available to help you keep your home, such as a loan modification, forbearance, or a repayment plan. Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss your options.

Please disregard this notice if payment has already been sent.

Sincerely,

[Name/Signature]  
[Title]  
[Company Name]