

[Date]

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

**RE: Notice of Default and Opportunity to Cure - [Property Address/Loan Number]**

Dear [Borrower Name],

This letter serves as formal notice regarding the default on your promissory note and deed of trust dated [Date of Agreement], related to the property located at [Property Address].

As of [Current Date], your account is delinquent in the amount of \$[Total Amount Past Due]. This balance consists of the following:

- Unpaid Principal/Interest: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges: \$[Amount]

To resolve this default and avoid further legal action or the initiation of foreclosure proceedings, you must pay the total amount due by [Deadline Date]. Payment should be made via [Payment Method] to the address listed below.

We are willing to discuss potential resolution options to help you keep your property, such as:

- A formal repayment plan
- Loan modification
- Forbearance agreement

Please contact our Loss Mitigation Department immediately at [Phone Number] or [Email Address] to discuss these alternatives. Failure to respond or cure the default by the date specified above may result in the acceleration of the loan and the pursuit of all legal remedies available under the law.

Sincerely,

[Your Name/Representative Name]  
[Company Name]  
[Phone Number]  
[Mailing Address]