

[Sender Name]
[Sender Title/Company]
[Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Re: Mortgage Default Consultation - Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that your mortgage account is currently in default due to non-payment. As of [Date], the total amount required to bring your account current is \$[Amount].

The purpose of this letter is to invite you to a Mortgage Default Consultation. We understand that financial difficulties can happen, and we want to discuss the options available to help you avoid foreclosure and resolve this delinquency.

During this consultation, we can review potential alternatives, such as:

- Loan Modification
- Repayment Plans
- Forbearance Agreements
- Short Sale or Deed-in-Lieu of Foreclosure

Please contact our office at [Phone Number] within [Number] days of receiving this letter to schedule your consultation. Appointments can be conducted via telephone or in person at our office.

To prepare for the meeting, please have the following documents ready:

- Recent pay stubs or proof of income
- Most recent bank statements
- A brief explanation of your current financial hardship

Failure to respond to this notice or address the delinquency may result in further legal action, including the commencement of foreclosure proceedings.

We look forward to speaking with you and working toward a resolution.

Sincerely,

[Signature]

[Printed Name]

[Company Name]