

## URGENT: NOTICE OF TRUSTEE'S SALE ACTION

Date: [Insert Date]

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

Re: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notification regarding the pending Trustee's Sale of the property located at [Property Address]. Due to the continued default on your mortgage obligations, a Trustee's Sale has been scheduled for the following date and time:

**Sale Date:** [Insert Date]  
**Sale Time:** [Insert Time]  
**Sale Location:** [Insert Physical Location/Address of Sale]

Our records indicate that you have failed to cure the default as specified in previous notices. As a result, the foreclosure process has advanced to the public auction stage. Once the Trustee's Sale is finalized, your ownership interest in the property will be terminated, and you may be required to vacate the premises immediately.

### HOW TO STOP THE SALE:

To prevent the sale from proceeding, you must take one of the following actions immediately:

- **Reinstatement:** Pay the total past-due amount, including late fees, legal costs, and trustee fees, in full before [Insert Cut-off Date].
- **Payoff:** Pay the full remaining balance of the loan.
- **Alternative Solutions:** Contact our Loss Mitigation Department at [Insert Phone Number] to discuss potential alternatives such as a short sale or deed-in-lieu of foreclosure. Please note that these options require approval and may not stop a sale scheduled within the next 48-72 hours.

If you have already filed for bankruptcy protection, please provide your case number and the name of the district court to our office immediately, as this may affect the sale proceedings.

Time is of the essence. Failure to act before the date listed above will result in the loss of your property.

Sincerely,

[Trustee/Lender Name]  
[Department Name]  
[Contact Phone Number]  
[Email Address]