

FINAL WARNING: NOTICE OF TRUSTEE'S SALE

Date: [Insert Date]

To: [Borrower Name]

Address: [Property Address]

Loan Number: [Insert Loan Number]

URGENT NOTICE REGARDING YOUR PROPERTY

This letter serves as a formal final warning regarding the default on your mortgage loan secured by the property located at [Property Address].

You are hereby notified that because you have failed to cure the default previously identified, the Trustee has scheduled a public auction to sell your property. This action is being taken pursuant to the power of sale contained in the Deed of Trust.

SALE DETAILS:

- **Date of Sale:** [Insert Date]
- **Time of Sale:** [Insert Time]
- **Location of Sale:** [Insert Specific Location/Address of Auction]

To stop this sale, you must pay the total amount required to reinstate your loan or pay the loan in full. As of [Insert Date], the total amount required to reinstate your account is \$[Insert Amount]. This amount includes past due payments, late charges, legal fees, and foreclosure costs.

Please be advised that the amount required to stop the sale increases daily. You must contact our office immediately at [Insert Phone Number] to obtain an exact payoff figure and instructions for the delivery of certified funds.

IF YOU DO NOT TAKE ACTION PRIOR TO THE SALE DATE, YOUR PROPERTY WILL BE SOLD, AND YOUR RIGHT TO POSSESSION WILL BE TERMINATED.

If you have filed for bankruptcy protection, please provide your case number and filing date to our office immediately.

Sincerely,

[Name of Trustee or Authorized Agent]

[Company Name]

[Contact Phone Number]

[Address]