

URGENT: IMMEDIATE ACTION REQUIRED

Date: [Insert Date]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Trustee Sale Number: [Insert Sale Number]

To [Borrower Name],

NOTICE OF TRUSTEE'S SALE

This letter serves as formal notification that a Trustee's Sale has been scheduled for your property located at the address listed above. According to our records, your mortgage remains in default, and the foreclosure process has reached its final stage.

SALE DETAILS:

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

If the total amount required to reinstate your loan is not received by [Insert Deadline Date/Time], your property will be sold at public auction to the highest bidder. Once the sale is finalized, you will lose all rights, title, and interest in the property, and you may be required to vacate the premises immediately.

HOW TO STOP THE SALE:

To prevent the sale of your home, you must take one of the following actions immediately:

1. **Full Reinstatement:** Pay the total past-due balance, including interest, late fees, and legal costs.
2. **Payoff:** Pay the remaining principal balance of the loan in full.
3. **Approved Loss Mitigation:** Provide proof of a signed and approved loan modification, short sale, or deed-in-lieu of foreclosure agreement.

Please contact our Loss Mitigation Department immediately at [Insert Phone Number] to obtain the exact payoff or reinstatement figures.

Time is of the essence. Failure to respond will result in the loss of your property.

Sincerely,

[Trustee Name/Entity Name]

[Contact Department]

[Phone Number]
[Email Address]