

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: Notice of Trustee Sale and Foreclosure Mitigation Options**

**Loan Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name],

This letter is to formally notify you that a Notice of Trustee's Sale has been recorded against your property. A foreclosure sale is currently scheduled for **[Date of Sale]** at **[Time]** at **[Location of Sale]**.

While the foreclosure process has begun, you may still have options available to avoid the sale of your home. We encourage you to contact us immediately to discuss the following alternatives:

- **Loan Modification:** Adjusting the terms of your loan to make payments more affordable.
- **Forbearance Plan:** Temporarily reducing or suspending your payments.
- **Repayment Plan:** Adding past-due amounts to your regular monthly payments over a set period.
- **Short Sale:** Selling the property for less than the remaining mortgage balance.
- **Deed-in-Lieu of Foreclosure:** Voluntarily transferring the property deed to the lender.

To evaluate your eligibility for these options, you must submit a complete Loss Mitigation Application by **[Deadline Date]**. Delaying action may limit the options available to you.

**Next Steps:**

1. Contact our Loss Mitigation Department at **[Phone Number]**.
2. Visit our website at **[Website URL]** to download necessary forms.
3. Seek assistance from a HUD-approved housing counselor by calling 1-800-569-4287.

We are committed to working with you to explore all possible alternatives to foreclosure. Please do not ignore this notice.

Sincerely,

[Servicer/Lender Name]

[Department Name]

[Contact Phone Number]