

URGENT: NOTICE OF INTENT TO FORECLOSE

Date: [Insert Date]

Lender/Service: [Insert Lender Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Insert Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Insert Date], your account is past due for the months of [Insert Months], and the total amount required to bring your account current is \$[Insert Total Past Due Amount].

This amount includes the following:

- Past Due Principal and Interest: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges/Fees: \$[Amount]

REQUIRED ACTION TO AVOID FORECLOSURE

To prevent the initiation of formal foreclosure proceedings, you must pay the total amount due of \$[Insert Total Past Due Amount] no later than [Insert Deadline Date]. Payment must be made in the form of certified funds (cashier's check or money order) and delivered to the address listed below.

If you fail to cure this default by the date specified above, we will exercise our right to accelerate the loan. This means the entire remaining balance of the loan will become due immediately, and we will begin legal action to sell your property at a foreclosure sale.

LOSS MITIGATION OPTIONS

If you are experiencing financial hardship, you may be eligible for alternatives to foreclosure, such as a loan modification, repayment plan, or short sale. We strongly encourage you to contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss these options.

Please give this matter your immediate attention to protect your interest in the property.

Sincerely,

[Your Name/Representative Name]

[Title]

[Lender/Company Name]

[Phone Number]

[Mailing Address]