DATE: [Insert Date]

SENT VIA: [Certified Mail, Return Receipt Requested / First Class Mail]
LOAN NUMBER: [Insert Loan Number]
PROPERTY ADDRESS: [Insert Property Address]

TO:
[Borrower Name]
[Mailing Address]
[City, State, Zip Code]

RE: STATUTORY NOTICE OF FORECLOSURE FILING

Dear [Borrower Name],

This letter serves as formal notice pursuant to [Insert Applicable State Statute/Section] that a foreclosure action has been or is about to be commenced against you regarding the property located at [Insert Property Address].

Records indicate that your mortgage loan is currently in default due to non-payment. As of the date of this letter, the total amount required to cure this default is $[Insert Amount]. This amount includes past due principal, interest, late fees, and costs associated with the initiation of legal proceedings.

IMPORTANT LEGAL RIGHTS:

- You have the right to contest this foreclosure in a court of law.
- You may have the right to reinstate your loan by paying the full amount of the delinquency by a specific date.
- You may be eligible for loss mitigation options, such as a loan modification, short sale, or deed-in-lieu of foreclosure.

Failure to take immediate action may result in the loss of your property. We strongly encourage you to contact us immediately at [Insert Phone Number] to discuss your options. Additionally, you may wish to contact a housing counselor or an attorney to understand your legal rights.

Sincerely,

[Name of Servicer/Lender/Law Firm]
[Contact Person/Department]
[Phone Number]
[Address]

Notice: This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.