DATE: [Current Date]

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

FROM:
[Lender/Servicer Name]
[Lender Address]
[Contact Phone Number]

RE: NOTICE OF OPPORTUNITY TO REQUEST FORECLOSURE MEDIATION

Property Address: [Property Address]

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are eligible to request foreclosure mediation regarding the mortgage loan on the property listed above. Mediation is a process where you, your lender, and a neutral third-party mediator meet to discuss alternatives to foreclosure.

How Mediation Works:
The goal of mediation is to explore options such as loan modifications, repayment plans, short sales, or deeds-in-lieu of foreclosure. The mediator does not decide the outcome but helps facilitate a conversation to reach a mutually agreeable solution.

How to Request Mediation:
To participate in this program, you must complete and return the enclosed Mediation Request Form no later than [Insert Deadline Date]. If you do not request mediation by this date, the foreclosure process will proceed according to state law.

Required Documentation:
If you request mediation, you will be required to provide financial documentation, including:
- Recent pay stubs or proof of income
- Federal tax returns from the last two years
- A completed financial statement (form enclosed)
- Recent bank statements

Important Resources:
We encourage you to contact a HUD-approved housing counseling agency for assistance. You can find a counselor near you by calling [Insert Phone Number] or visiting [Insert Website].

Failure to respond to this notice may result in the loss of your home. Please contact our loss mitigation department at [Phone Number] if you have immediate questions.

Sincerely,

[Name/Signature]
[Title]
[Lender/Servicer Name]

Enclosures: Mediation Request Form, Financial Statement Form, List of Housing Counseling Agencies.