

URGENT: NOTICE OF INTENT TO FORECLOSE

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage loan is seriously delinquent. Our records indicate that you have failed to make the required monthly payments as outlined in your promissory note and mortgage agreement.

Current Status of Your Account:

- Past Due Amount: \$[Amount]
- Late Fees and Charges: \$[Amount]
- **Total Amount Required to Clear Delinquency: \$[Total Amount]**
- Payment Due Date: [Insert Date]

Failure to pay the total amount listed above by [Insert Deadline Date] will result in the commencement of formal foreclosure proceedings. Foreclosure may result in the loss of your home and a significant negative impact on your credit rating.

Action Required to Resolve This Delinquency:

To avoid further legal action, you must immediately take one of the following steps:

1. Submit the full "Total Amount Required" via certified funds or wire transfer.
2. Contact our Loss Mitigation Department at [Phone Number] to discuss alternative options such as a loan modification, repayment plan, or forbearance.
3. Seek assistance from a HUD-approved housing counseling agency by calling 1-800-569-4287.

This is an attempt to collect a debt, and any information obtained will be used for that purpose. We urge you to contact us immediately to resolve this matter before your file is referred to legal counsel for foreclosure.

Sincerely,

[Your Name/Department]
[Lender/Servicer Name]
[Contact Phone Number]