

URGENT: NOTICE OF IMMINENT FORECLOSURE ACTION

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 notice that your mortgage loan is in serious default. Despite previous notifications regarding your past-due balance, we have not received the required payments to bring your account current.

As of [Date], your account is delinquent in the amount of \$[Total Past Due Amount]. This amount includes unpaid principal, interest, late fees, and any applicable penalties.

FINAL WARNING: If you do not pay the full delinquent amount or contact us to arrange an approved loss mitigation plan by [Deadline Date], we will initiate formal foreclosure proceedings. Once foreclosure begins, additional legal fees and costs will be added to your debt, and you may lose your rights to the property.

To prevent this action, you must immediately take one of the following steps:

- Pay the total delinquency amount of \$[Total Past Due Amount] in full.
- Contact our Loss Mitigation Department at [Phone Number] to discuss alternatives such as a loan modification, forbearance, or short sale.
- Seek assistance from a HUD-approved housing counselor by calling 1-800-569-4287.

Please give this matter your immediate attention to avoid the loss of your home.

Sincerely,

[Your Name/Representative Name]
[Lending Institution/Company Name]
[Phone Number]