DATE: [Current Date]

FROM:
[Lender/Servicer Name]
[Address]
[City, State, Zip Code]
[Phone Number]

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

RE: NOTICE OF INTENT TO FORECLOSE / NOTICE OF DEFAULT
Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. According to our records, you have failed to make the required monthly payments as outlined in your Promissory Note and Deed of Trust/Mortgage.

As of [Date], the total amount required to cure this default is **$[Amount]**. This amount includes:

- Past Due Principal and Interest: $[Amount]
- Late Charges: $[Amount]
- Other Fees (Inspections, Corporate Advances): $[Amount]

HOW TO CURE THE DEFAULT:
You must pay the total amount listed above on or before [Deadline Date, typically 30 days from notice] to bring your account current. Payments must be made in certified funds (Cashier's Check or Money Order) and sent to the address listed above.

FAILURE TO CURE:
If you do not cure the default by the date specified above, [Lender Name] intends to accelerate the mortgage loan, declaring the entire unpaid balance immediately due and payable. We will then initiate formal foreclosure proceedings to sell the property at a public auction to satisfy the debt.

AVOIDING FORECLOSURE:
You may have options available to avoid foreclosure, such as a loan modification, repayment plan, short sale, or deed-in-lieu of foreclosure. We encourage you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss these options.

If you are currently a debtor in a bankruptcy proceeding or have received a discharge in bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt against you personally.

Sincerely,

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