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 currently in default due to non-payment. As of [Date], your account is [Number] days past due. Our records indicate that you have failed to make the required monthly payments for the following periods: [List Months].

Total Amount Required to Cure Default: $[Amount]

The total amount listed above includes past due principal, interest, late fees, and any applicable penalties. To prevent the initiation of formal foreclosure proceedings, you must pay this amount in full by [Deadline Date].

If you do not bring your account current or reach an alternative agreement with us by the date specified above, we will refer this matter to our legal counsel to begin the foreclosure process. Foreclosure may result in the loss of your home and may negatively impact your credit rating.

We prefer to help you avoid foreclosure. You may be eligible for loss mitigation options, such as:

- Loan Modification
- Forbearance Agreement
- Short Sale
- Deed-in-Lieu of Foreclosure

Please contact our Loss Mitigation Department immediately at [Phone Number] or visit our website at [Website URL] to discuss these options and provide the necessary financial documentation.

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

Sincerely,

[Lender Name]
[Department Name]
[Contact Phone Number]