

URGENT: FINAL NOTICE BEFORE FORECLOSURE PROCEEDINGS

Date: [Insert Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

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

RE: Notice of Intent to Foreclose - Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage account is seriously delinquent. Despite previous notices, we have not received the necessary payments to bring your account current.

As of [Date], your account is past due in the amount of **[\$[Total Amount Past Due]**. This total includes late fees, interest, and penalties.

FINAL DEADLINE:

You must pay the full delinquent amount by **[Deadline Date]**. If we do not receive payment by this date, we will initiate formal foreclosure proceedings against the property located at [Property Address].

Once foreclosure proceedings begin, you may be responsible for additional legal fees and court costs. This action will also result in the loss of your property and will severely impact your credit rating.

ACTION REQUIRED:

To stop this process, you must immediately:

- Pay the total delinquent amount of **[\$[Total Amount Past Due]**.
- Contact our Loss Mitigation Department at [Phone Number] to discuss potential alternatives, such as a loan modification or repayment plan.

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

Sincerely,

[Name of Representative]
[Title]
[Lender Name]