

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

[Date]

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

RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Account Number: [Account Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage loan is in default due to non-payment. As of [Current Date], your account is past due for the following payment periods: [List Months/Dates].

Amount Required to Cure Default:

- Past Due Principal and Interest: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges/Corporate Advances: \$[Amount]
- **Total Amount Due: \$[Total Amount]**

To cure this default, you must pay the Total Amount Due by [Deadline Date]. Payment must be made via certified funds (cashier's check or money order) and delivered to the address listed above.

Failure to pay the full amount by the deadline may result in the acceleration of your loan. This means the entire remaining balance of your mortgage will become due immediately, and we will begin legal proceedings to foreclose on the property.

If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] immediately. There may be options available to help you avoid foreclosure, such as a loan modification, forbearance, or repayment plan.

Sincerely,

[Sender Name/Department]
[Lender Name]