

**DATE:** [Insert Date]

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

**TO:**

[Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: FINAL NOTICE BEFORE COMMENCEMENT OF FORECLOSURE PROCEEDINGS**

**Account Number:** [Insert Account Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal and final notice regarding the default on your mortgage loan for the property referenced above. As of the date of this letter, your account remains seriously delinquent.

Despite previous attempts to resolve this matter, we have not received the necessary payment to bring your account current. Our records indicate the following amounts are currently due:

- Past Due Principal and Interest: \$[Amount]
- Late Charges: \$[Amount]
- Other Fees/Escrow Deficiencies: \$[Amount]
- **TOTAL AMOUNT REQUIRED TO CURE DEFAULT: \$[Total Amount]**

You are hereby notified that unless the total amount listed above is paid in full by **[Insert Deadline Date]**, we will initiate formal foreclosure proceedings without further notice. Foreclosure may result in the loss of your home and may negatively impact your credit rating.

To stop this action, you must immediately contact our Loss Mitigation Department at [Phone Number] or submit the full payment to the address provided below:

[Lender/Servicer Name]

[Payment Mailing Address]

[City, State, Zip Code]

If you are experiencing financial hardship, you may still have options to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure. However, these options require immediate action and documentation before the deadline stated above.

Please govern yourself accordingly.

Sincerely,

[Sender Name/Signature]  
[Title/Department]  
[Lender/Company Name]