

Date: [Insert Date]

Borrower Name(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: Notice of Pre-Foreclosure Review Compliance

Dear [Insert Borrower Name(s)],

This letter serves as formal notification that [Insert Lender/Servicer Name] has completed a comprehensive review of your mortgage loan account associated with the property listed above. This review was conducted to ensure compliance with federal and state servicing regulations prior to the commencement of foreclosure proceedings.

Review Determination:

As of [Insert Date], our records indicate the following:

- The loan is currently [Insert Number of Days] days delinquent.
- The total amount required to bring the loan current is \$[Insert Amount].
- We have evaluated your account for all available loss mitigation options, including [Insert options, e.g., loan modification, short sale, deed-in-lieu].
- [Insert specific status, e.g., No complete loss mitigation application was received / The application for assistance was denied on Date].

Legal Compliance Notice:

We hereby certify that we have met the following requirements:

- Verification of the debt and ownership of the Promissory Note and Mortgage/Deed of Trust.
- Compliance with the HUD/FHA face-to-face interview requirements (if applicable).
- Adherence to the Servicemembers Civil Relief Act (SCRA) to verify active military status.
- Compliance with the 120-day delinquency rule under the Consumer Financial Protection Bureau (CFPB) Regulation X.

Next Steps:

Because the default has not been cured and no alternative loss mitigation agreement is in place, your account is being referred to legal counsel to initiate foreclosure action. This may result in the sale of your property.

You still have the right to contact us to discuss potential resolutions or to request a payoff statement. Please contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Hours].

Sincerely,

[Insert Name/Department]
[Insert Lender/Service Name]
[Insert Contact Information]

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.