

NOTICE OF INTENT TO FORECLOSE

Date: [Insert Date]

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

RE: Mortgage Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Insert Date], your account is past due in the amount of \$[Insert Total Amount Due].

This amount includes the following:

- Past Due Payments: \$[Amount]
- Late Charges: \$[Amount]
- Other Fees: \$[Amount]

To prevent the commencement of foreclosure proceedings, you must pay the total amount due listed above by [Insert Deadline Date]. Payment must be made in certified funds (e.g., cashier's check or money order) and delivered to the address below:

[Lender/Service Name]
[Payment Address]
[City, State, Zip Code]

Failure to cure this default by the date specified above will result in the acceleration of your loan. This means the entire remaining balance of your mortgage will become due immediately, and we will initiate legal action to foreclose upon the property.

If you are experiencing financial hardship, you may be eligible for loss mitigation options such as a loan modification, forbearance plan, or short sale. Please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss these options.

If you have already filed for bankruptcy or are currently protected by a bankruptcy stay, this letter is for informational purposes only and is not an attempt to collect a debt from you personally.

Sincerely,

[Name of Authorized Representative]
[Lender/Service Name]