

DATE: [Insert Date]

TO: [Borrower Name]

ADDRESS: [Property Address]

LOAN NUMBER: [Insert Loan Number]

SUBJECT: FINAL NOTICE: Invitation to Foreclosure Mediation

Dear [Borrower Name],

This is your final notice regarding the Foreclosure Mediation Program. As the legal proceedings regarding your property at [Property Address] progress, you are hereby invited to participate in a formal mediation session to explore alternatives to foreclosure.

Mediation provides a neutral environment where you and a representative from [Lender Name] can meet with a third-party mediator to discuss options such as:

- Loan Modification
- Short Sale
- Deed-in-Lieu of Foreclosure
- Repayment Plans

How to Participate:

To accept this invitation, you must complete and return the enclosed Mediation Request Form by [Insert Deadline Date]. Failure to respond by this date will be considered a waiver of your right to participate in this program, and the foreclosure process will continue as scheduled.

Required Documentation:

If you choose to participate, you will be required to submit a complete financial package, including recent pay stubs, tax returns, and bank statements, no later than [Insert Date].

For more information or to confirm your attendance, please contact the Mediation Coordinator at [Phone Number] or via email at [Email Address].

Sincerely,

[Name of Sender/Department]

[Lender or Agency Name]

[Contact Information]