

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: FINAL WARNING - NON-RESPONSIVENESS REGARDING FORECLOSURE
MEDIATION**

Loan Number: [Loan Number]

Case Number: [Case Number]

Dear [Borrower Name],

This letter serves as a formal warning regarding your participation in the Foreclosure Mediation Program. Our records indicate that you have failed to respond to multiple requests for documentation and communication required for the mediation process.

Specifically, the following items remain outstanding:

- [List missing document or action]
- [List missing document or action]

Mediation is a collaborative process designed to explore alternatives to foreclosure. Your continued failure to communicate or provide the requested information prevents the mediation from moving forward. If we do not receive a response from you by **[Deadline Date]**, we will be forced to report your non-responsiveness to the [Court/Mediation Authority].

Consequences of Non-Responsiveness:

- A formal Certificate of Non-Compliance may be issued against you.
- The mediation session may be terminated or canceled.
- The foreclosure process will resume, which may lead to the sale of your property.

Please contact the undersigned immediately at [Phone Number] or [Email Address] to provide the required documents or to schedule a meeting.

Sincerely,

[Your Name/Representative Name]

[Company/Organization Name]

[Contact Information]