

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

Re: Notice of Foreclosure Mediation Program Availability

Dear [Borrower Name],

Our records indicate that your mortgage loan is currently in default. As part of our commitment to helping homeowners avoid foreclosure, we are inviting you to participate in the Foreclosure Mediation Program.

What is Mediation?

Mediation is a process where you and a representative from [Lender/Servicer Name] meet with a neutral third-party mediator. The goal is to explore options to keep your home or reach an alternative agreement to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure.

How to Participate:

To request a mediation session, you must complete the enclosed Mediation Request Form and return it to our office no later than [Insert Deadline Date].

Required Documentation:

To make the mediation productive, you will be required to provide updated financial information, including:

- Recent pay stubs or proof of income
- Last two years of tax returns
- Recent bank statements
- A completed hardship letter

Participation in this program does not guarantee a loan modification, but it ensures that your case will be reviewed for all available loss mitigation options. While the mediation process is ongoing, the foreclosure sale of your property will be stayed (paused).

If you have questions or need assistance completing the forms, please contact our Loss Mitigation Department at [Phone Number] or visit [Website]. You may also wish to contact a HUD-approved housing counselor at [HUD Phone Number].

Sincerely,

[Sender Name]

[Title]

[Company Name]

Enclosure: Mediation Request Form