

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: SECOND NOTICE - Invitation to Foreclosure Mediation

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

We are writing to follow up on our previous correspondence dated [Date of First Letter]. You are receiving this second invitation because you are eligible to participate in the Foreclosure Mediation Program.

Mediation is a formal process where you, a representative from [Lender Name], and a neutral third-party mediator meet to discuss alternatives to foreclosure. The goal is to determine if a mutually agreeable resolution-such as a loan modification, short sale, or deed-in-lieu-can be reached to help you stay in your home or transition to new housing.

How to Participate:

To accept this invitation, you must complete and return the enclosed Mediation Request Form by [Deadline Date]. Failure to respond by this date may result in the loss of your right to participate in this program, and the foreclosure process will continue.

Required Documentation:

If you choose to participate, you will be required to provide updated financial information, including:

- Recent pay stubs or proof of income
- Bank statements for the last two months
- Most recent tax returns
- A completed hardship letter

We strongly encourage you to seek assistance from a HUD-approved housing counselor. You can find a counselor near you by calling [Phone Number] or visiting [Website].

If you have questions regarding this notice, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Sender Name/Department]

[Lender Name]

Enclosure: Mediation Request Form