

Date: [Insert Date]

To:

[Borrower Name]

[Property Address]

[City, State, Zip Code]

Re: NOTICE OF SALE REGARDING PROPERTY LOCATED AT: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that a foreclosure sale date has been scheduled for the property referenced above. This action is being taken due to your failure to cure the default on your mortgage loan agreement.

The foreclosure sale is scheduled to take place as follows:

Sale Date: [Insert Date]

Sale Time: [Insert Time]

Sale Location: [Insert Specific Location/Address of Auction]

Pursuant to the terms of your Deed of Trust/Mortgage and applicable state law, the property will be sold at public auction to the highest bidder for cash.

IMPORTANT NOTICE: You still have the right to stop this foreclosure. You may be able to reinstate your loan by paying the full amount of the past-due payments, late fees, and legal costs, or by paying the total payoff amount before the sale date. Please contact our office immediately at [Insert Phone Number] to request a formal payoff or reinstatement quote.

If you have already filed for bankruptcy protection under the United States Bankruptcy Code, please provide our office with your case number and the date of filing immediately, as this notice may be affected by the automatic stay.

Sincerely,

[Your Name/Company Name]

[Title]

[Phone Number]

[Email Address]

Note: This is an attempt to collect a debt, and any information obtained will be used for that purpose.