

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Insert Date]

**FROM:**

[Lender/Servicer Name]

[Address]

[City, State, Zip Code]

**TO:**

[Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: FINAL WARNING BEFORE NOTICE OF TRUSTEE SALE**

Loan Account Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal and final notification regarding the delinquency of your mortgage loan. As of the date of this letter, your account remains in default, and you have failed to cure the deficiency despite previous notices.

**TOTAL AMOUNT REQUIRED TO CURE DEFAULT: \$[Insert Amount]**

To prevent the immediate escalation of the foreclosure process, you must pay the total amount listed above in certified funds no later than [Insert Deadline Date].

**FAILURE TO ACT:**

If payment is not received by the deadline stated above, we will proceed with recording a formal **Notice of Trustee Sale**. Once recorded, a public auction date will be set to sell your property to the highest bidder. This action will result in the loss of your property and may negatively impact your credit rating.

**YOUR RIGHTS:**

You may still have options to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure. However, these options must be initiated immediately. Please contact our Loss Mitigation Department at [Insert Phone Number] to discuss any available alternatives.

Please be advised that this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,

[Name of Authorized Representative]

[Title]

[Lender/Service Name]