

**DATE:** [Date]  
**VIA CERTIFIED MAIL:** [Tracking Number]

**BORROWER:** [Borrower Name]  
**PROPERTY ADDRESS:** [Full Property Address]  
**LOAN NUMBER:** [Loan Number]

**NOTICE OF SUBSTITUTE TRUSTEE APPOINTMENT AND NOTICE OF FORECLOSURE SALE**

Dear [Borrower Name],

Please be advised that [Name of Current Lender/Noteholder], the current holder of the Deed of Trust recorded on [Date of Recording] in [County Name] County, under Instrument No. [Number] or Book/Page [Number], has officially appointed and substituted the following individual(s) or entity to act as Substitute Trustee:

**SUBSTITUTE TRUSTEE:** [Name of Substitute Trustee]  
**ADDRESS:** [Trustee Address]  
**PHONE:** [Trustee Phone Number]

The Substitute Trustee has been instructed to initiate foreclosure proceedings due to a default in the terms of the Deed of Trust and the associated Promissory Note. The foreclosure sale is currently scheduled as follows:

**DATE OF SALE:** [Date of Sale]  
**TIME OF SALE:** [Time of Sale]  
**LOCATION OF SALE:** [Specific Location/Courthouse Address]

You have the right to cure the default, if applicable, or to contest this proceeding through legal channels. All communications regarding the payoff amount, reinstatement figures, or the scheduling of the sale should be directed to the Substitute Trustee listed above.

Sincerely,

[Signature]  
[Name of Sender/Representative]  
[Title]  
[Company Name]