

## URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

**Re: Mortgage Loan Account Number: [Insert Account Number]**

Dear [Borrower Name],

This letter serves as a formal and final warning regarding the default on your mortgage loan for the property located at [Property Address].

Our records indicate that your account is seriously delinquent. Despite previous notifications, we have not received the required payments to bring your account up to date. As of today, the total amount required to cure this default is breakdown as follows:

- Past Due Principal and Interest: \$[Amount]
- Late Charges: \$[Amount]
- Other Fees/Costs: \$[Amount]
- **Total Arrears: \$[Total Amount]**

You are hereby notified that unless we receive the full payment of **\$(Total Amount)** by **[Insert Deadline Date]**, we will have no choice but to initiate formal foreclosure proceedings or refer your account to our legal department.

If foreclosure is initiated, you may be responsible for additional legal fees, court costs, and the eventual loss of your property. This action may also negatively impact your credit rating.

To avoid these consequences, please submit your payment immediately or contact our Loss Mitigation Department at [Phone Number] to discuss potential alternatives such as a repayment plan or loan modification.

If you have already sent this payment, please disregard this notice.

Sincerely,

[Name of Sender/Department]  
[Lending Institution Name]  
[Contact Phone Number]