

DATE: [Date]

FROM:

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

TO:

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

RE: NOTICE OF INTENT TO FORECLOSE

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], your account is delinquent in the amount of \$[Total Past Due Amount]. This total includes late fees, interest, and penalties.

To cure this default and avoid further action, you must pay the total amount listed above by [Deadline Date]. Payment must be made via certified funds (cashier's check or money order) and delivered to the address listed at the top of this letter.

Failure to cure this default by the specified deadline will result in the acceleration of your loan. If the loan is accelerated, the full balance of the mortgage will become due immediately, and [Lender Name] will initiate formal foreclosure proceedings to take possession of the property.

You may have rights under state and federal law to avoid foreclosure. We encourage you to contact a housing counselor or legal advisor immediately to discuss your options, such as a loan modification, short sale, or deed in lieu of foreclosure.

If you have already sent payment or have filed for bankruptcy protection, please notify us at [Phone Number] immediately.

Sincerely,

[Authorized Representative Name]
[Lender Name]