

**DATE:** [Current Date]

**TO:**

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

**FROM:**

[Lender/Servicer Name]  
[Department Name]  
[Address]  
[Phone Number]

**RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

**LOAN NUMBER:** [Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that your mortgage loan is currently in default due to non-payment. Our records indicate that you have failed to make the following scheduled payment(s):

- **Past Due Amount:** \$[Amount]
- **Late Fees & Charges:** \$[Amount]
- **Total Amount Required to Clear Default:** \$[Total Amount]

You must pay the Total Amount Required by [**Deadline Date**] to bring your account current. Failure to cure this default by the specified date may result in the acceleration of your mortgage loan, meaning the entire remaining balance will become due immediately.

If the default is not cured, we will initiate formal foreclosure proceedings. Foreclosure may result in the loss of your home and could negatively impact your credit rating.

**Action Required:**

1. Submit the total past due amount immediately via [Accepted Payment Methods].
2. If you are experiencing financial hardship, contact our Loss Mitigation Department at [Phone Number] to discuss potential alternatives such as a loan modification, forbearance, or repayment plan.

Please disregard this notice if payment has already been sent.

Sincerely,

[Authorized Signature]  
[Printed Name and Title]  
[Lender/Service Name]