

## **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 final warning regarding the delinquency of your mortgage account. As of the date of this letter, your account remains in default due to non-payment for the following period(s): [Insert Months/Dates].

**Total Amount Required to Clear Arrears: \$[Insert Amount]**

To prevent further escalation, you are required to pay the total amount listed above no later than [Insert Deadline Date]. This amount includes late fees and administrative charges accrued to date.

Failure to settle this debt or contact us to establish a formal repayment plan by the specified deadline will result in the following actions:

- Acceleration of the loan, making the full remaining balance due immediately.
- Commencement of formal foreclosure proceedings against the property.
- Reporting of the default to national credit bureaus, which will severely impact your credit rating.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss potential options, such as a loan modification, forbearance, or short sale.

Please disregard this notice if payment has been made within the last 48 hours.

Sincerely,

[Name of Sender/Officer]  
[Department Name]  
[Lending Institution Name]