

NOTICE OF INTENT TO FORECLOSE

RE: Notice of Default and Imminent Legal Action

This letter serves as formal notice that your mortgage loan is currently in default due to non-payment. As of [Date], your account remains past due in the amount of \$[Amount].

WARNING OF FORECLOSURE ACTION:

If you fail to cure this default by paying the total amount due plus any applicable late fees and interest by [Deadline Date], we will initiate formal foreclosure proceedings against the property located at [Property Address].

Please be advised that a foreclosure action may result in the following:

- The public sale of your home.
- Eviction from the premises.
- Significant negative impact on your credit rating.
- Liability for legal fees, court costs, and potential deficiency judgments.

You have the right to avoid foreclosure by bringing the loan current. Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss payment options or loss mitigation programs that may be available to you.

Failure to respond to this notice will leave us with no alternative but to proceed with legal action to protect our interests in the property.