DATE: [Insert Date]

BORROWER(S): [Insert Borrower Names]
PROPERTY ADDRESS: [Insert Property Address]
LOAN NUMBER: [Insert Loan Number]

FOR INFORMATIONAL PURPOSES ONLY: NOTICE OF INTENT TO FORECLOSE

Dear [Insert Borrower Name(s)],

Our records indicate that you have received a discharge in a Chapter [7/13] bankruptcy proceeding. This letter is not an attempt to collect a debt against you personally. We acknowledge that your personal liability for this debt was discharged. However, the mortgage lien on the property located at [Insert Property Address] remains intact, and the loan is currently in default due to non-payment.

NOTICE OF ACCELERATION
Because the default has not been cured, [Insert Lender/Servicer Name] hereby gives notice that the entire unpaid principal balance, along with all accrued interest and fees, is now due and payable in full. The total amount required to satisfy the lien is $[Insert Total Payoff Amount].

INTENT TO FORECLOSE
Failure to pay the full amount stated above or to reach an alternative loss mitigation agreement by [Insert Deadline Date] will result in the commencement of foreclosure proceedings to recover the property. If foreclosure is initiated, the property may be sold at a public auction.

OPTIONS TO AVOID FORECIOSURE
Even though your personal liability is discharged, you may still have options to retain the property or transfer it voluntarily, such as:

- Loan Modification
- Short Sale
- Deed-in-Lieu of Foreclosure

Please contact our Loss Mitigation Department at [Insert Phone Number] to discuss these options.

BANKRUPTCY DISCLOSURE
To the extent your obligation has been discharged or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and is intended to advise you of the status of the lien against the property. This is not an attempt to collect a debt from you personally.

Sincerely,

[Insert Name/Title]
[Insert Lender/Servicer Name]