

## **NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

Date: [Insert Date]

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

Re: Loan Number: [Insert Loan Number]

### **NOTICE OF DEFAULT**

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property located at [Property Address]. As of [Insert Date], your account is delinquent in the amount of \$[Insert Total Past Due Amount].

This amount includes the following:

- Past Due Payments: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges/Fees: \$[Amount]

### **REINSTATEMENT PROVISION**

To cure this default and prevent further legal action, including the foreclosure of your property, you must pay the total amount due of \$[Insert Total Amount] on or before [Insert Deadline Date].

Payment must be made in the form of a certified check, cashier's check, or money order made payable to [Lender Name] and delivered to the following address:

[Lender/Service Name]  
[Payment Address]  
[City, State, Zip Code]

### **FAILURE TO CURE**

If you fail to pay the total amount due by the date specified above, [Lender Name] will proceed with the foreclosure process as permitted by law. This may result in the sale of your property and your eviction from the premises.

If you have any questions or wish to discuss loss mitigation options, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Name of Sender/Representative]

[Title]

[Lender/Company Name]