

## **URGENT: NOTICE OF POTENTIAL FORECLOSURE AND LEGAL ACTION**

Date: [Insert Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

Re: Loan Number [Insert Loan Number]

Dear [Recipient Name],

This letter serves as formal notice that your mortgage account is seriously delinquent. Our records indicate that you have failed to make the required payments for the period of [Start Date] to [End Date]. As of the date of this letter, the total amount required to bring your account current is \$[Insert Amount].

Failure to pay the full past-due amount by [Insert Deadline Date] will result in the commencement of formal legal proceedings. This may include:

- The initiation of a foreclosure lawsuit.
- The public sale of your property located at [Property Address].
- Additional legal fees, court costs, and late penalties being added to your debt.
- A significant negative impact on your credit rating.

You may still have options to avoid foreclosure, such as a loan modification, repayment plan, or short sale. However, you must contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss these alternatives.

If you have already sent your payment, please disregard this notice. Otherwise, please provide payment in full or contact us immediately to prevent further legal action.

Sincerely,

[Your Name/Company Name]  
[Title]  
[Phone Number]