

**DATE:** [Insert Date]

**FROM:**

[Lender/Servicer Name]

[Address]

[City, State, Zip Code]

[Phone Number]

**TO:**

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

**RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

**FHA Case Number:** [Insert Case Number]

**Loan Account Number:** [Insert Account Number]

Dear [Borrower Name(s)],

This letter serves as formal notice that your mortgage loan is in default for failure to pay the monthly installments due for [List Months of Delinquency]. As of the date of this letter, your total past due balance is \$[Insert Amount], which includes late charges and fees.

**HOW TO CURE THE DEFAULT:**

To bring your loan current and avoid further collection action, you must pay the full amount stated above by [Insert Deadline Date]. Payment must be made by certified funds or money order to the address listed above.

**NOTICE OF FORECLOSURE:**

If you do not pay the full amount due or contact us to arrange an alternative solution by the deadline, we intend to accelerate the maturity of your loan. This means the entire remaining balance of your mortgage will become due immediately, and we will begin legal proceedings to foreclose on your property.

**FHA LOSS MITIGATION OPTIONS:**

Because your loan is insured by the Federal Housing Administration (FHA), you may be eligible for programs to help you keep your home or transition to new housing, such as:

- Loan Modification
- Special Forbearance
- Partial Claim
- Pre-Foreclosure Sale (Short Sale)
- Deed-in-Lieu of Foreclosure

**ACTION REQUIRED:**

Please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss

these options. You may also seek assistance from a HUD-approved housing counseling agency by calling 1-800-569-4287.

Sincerely,

[Name/Signature of Authorized Representative]

[Title]

[Lender/Service Name]