

DATE: [Insert Date]

TO:

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

RE: Notice of Default and Final Warning of Foreclosure

FHA Case Number: [Insert Case Number]

Account Number: [Insert Account Number]

Dear [Borrower Name(s)],

This is an official notice regarding your mortgage loan, which is insured by the Federal Housing Administration (FHA). Our records indicate that your account is seriously delinquent. Despite previous notifications, the default on your mortgage has not been cured.

CURRENT STATUS:

As of [Date], your loan is [Number] days past due. To bring your mortgage current, you must pay the total amount of \$[Amount], which includes past due principal, interest, late fees, and any applicable costs.

FINAL WARNING:

If you do not take immediate action to resolve this delinquency by [Deadline Date], we will begin the formal foreclosure process. Foreclosure may result in the loss of your home and may negatively impact your credit rating.

FHA LOSS MITIGATION OPTIONS:

Because your loan is FHA-insured, you may be eligible for specific loss mitigation programs designed to help you avoid foreclosure. These options may include:

- Special Forbearance
- Mortgage Modification
- FHA-Home Affordable Modification Program (FHA-HAMP)
- Pre-Foreclosure Sale (Short Sale)
- Deed-in-Lieu of Foreclosure

REQUIRED ACTION:

To prevent foreclosure, you must contact our Loss Mitigation Department immediately at [Phone Number] between the hours of [Operating Hours]. You may also visit [Website] to view available assistance programs.

HOUSING COUNSELING:

We strongly recommend you contact a HUD-approved housing counseling agency. You can find

a counselor near you by calling HUD's interactive voice system at 1-800-569-4287 or visiting www.hud.gov.

Failure to respond to this letter will leave us no choice but to proceed with legal action to recover the debt through a foreclosure sale.

Sincerely,

[Name of Servicer]

[Department Name]

[Contact Phone Number]