

DATE: [Current Date]

TO:

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

FROM:

[Lender/Servicer Name]
[Lender Address]
[Customer Service Phone Number]

RE: Notice of Default and Important Notice of Government Assistance

FHA Case Number: [FHA Case Number]

Account Number: [Loan Number]

Dear [Borrower Name],

This letter is to formally notify you that your mortgage loan is in default. Our records indicate that you have failed to make the required monthly payments for the following period(s): [List Months Unpaid].

As of [Date], the total amount required to bring your account current is \$[Total Amount Owed]. This includes past due principal, interest, late charges, and any applicable fees.

Because your mortgage is insured by the Federal Housing Administration (FHA), you have certain rights and protections. We want to help you keep your home and avoid foreclosure. Please review the following options immediately:

- **Loss Mitigation Options:** You may be eligible for programs such as a loan modification, partial claim, forbearance plan, or repayment plan.
- **Housing Counseling:** You can receive free or low-cost advice from a HUD-approved housing counseling agency. To find a counselor near you, call 1-800-569-4287 or visit www.hud.gov.
- **Financial Disclosure:** To evaluate you for these options, we need you to contact us and provide updated financial information.

If you do not take action to resolve this delinquency, we may be forced to initiate formal foreclosure proceedings, which could result in the loss of your home and damage to your credit rating.

Please contact our Loss Mitigation Department immediately at [Phone Number] between the hours of [Hours of Operation] to discuss your situation.

Sincerely,

[Name/Department]

[Lender/Service Name]

Note: If you are currently in bankruptcy or have received a discharge in bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt against you personally.