

Date: [Date]

Borrower Name(s): [Borrower Name(s)]

Property Address: [Property Address]

Loan Number: [Loan Number]

Subject: NOTICE OF HOUSING COUNSELING AVAILABILITY

Dear [Borrower Name(s)],

Our records indicate that your mortgage payment is overdue. Because your mortgage is insured by the Federal Housing Administration (FHA), we are required to notify you of your right to receive homeownership counseling.

We strongly encourage you to contact a HUD-approved housing counseling agency. These agencies are trained to help you understand your options, create a budget, and work with us to find a solution to bring your loan current. In many cases, these services are provided at little or no cost to you.

To find a HUD-approved housing counseling agency near you, please use one of the following methods:

- Call the HUD Housing Counseling line: (800) 569-4287
- Visit the HUD website: www.hud.gov/offices/hsg/sfh/hcc/fc/
- Contact the TDD line: (800) 877-8339

Please do not ignore this notice. It is important that you take action immediately to protect your home. We are also available to discuss loss mitigation options such as loan modifications, forbearance, or repayment plans. Please contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Lender Name]

[Lender Address]

[Lender Phone Number]