

**DATE:** [Date]

**TO:**

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

**RE: NOTICE OF INTENT TO FORECLOSE**

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

**Loan Number:** [Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. Our records indicate that you have failed to make the required monthly payments starting from [Date of First Missed Payment].

**Total Amount Required to Cure Default:** \$[Amount]

**Deadline to Cure Default:** [Date]

If you do not pay the total amount listed above or contact us to arrange an alternative solution by the deadline, we intend to initiate foreclosure proceedings. Foreclosure may result in the loss of your home and may be reported to credit bureaus.

**FHA Loss Mitigation Options:**

As this is an FHA-insured mortgage, you may be eligible for loss mitigation programs designed to help you avoid foreclosure, such as:

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

**Action Required:**

To discuss these options and provide the necessary financial documentation, please contact our Loss Mitigation Department immediately at [Phone Number] between the hours of [Hours of Operation].

**Housing Counseling:**

You have the right to seek assistance from a HUD-approved housing counseling agency. To find a counselor near you, call the HUD Housing Counseling line at (800) 569-4287.

Sincerely,

[Lender/Service Name]  
[Department Name]  
[Contact Phone Number]