[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your VA-guaranteed mortgage loan is in default due to non-payment. Our records indicate that you have failed to make the required monthly installments for the following period(s): [List Months/Dates].

Current Amount Due:
As of [Date], the total amount required to cure this default is $[Total Amount], which includes past due principal, interest, late fees, and any applicable costs.

Intention to Foreclose:
If the full amount stated above is not received by [Deadline Date], we intend to initiate formal foreclosure proceedings. Foreclosure may result in the loss of your home and may negatively impact your credit rating. As this is a VA-guaranteed loan, we are required to notify the Department of Veterans Affairs of this delinquency.

VA Assistance and Alternatives:
You may have options to avoid foreclosure. We encourage you to contact us immediately to discuss potential loss mitigation options, such as:

- Loan Modification
- Repayment Plan
- Special Forbearance
- Short Sale or Deed in Lieu of Foreclosure

You may also contact a VA Regional Loan Center at 1-877-827-3702 to speak with a VA Loan Technician regarding your rights and available protections.

Please remit the total amount due to the address below or contact our Loss Mitigation Department at [Phone Number] immediately to discuss your account.

Sincerely,

[Name of Servicer/Lender]
[Department Name]

[Contact Phone Number]
[Mailing Address]