

DATE: [Current Date]

SENT VIA: [Certified Mail / Return Receipt Requested]

VA CASE NUMBER: [VA Case Number]

LOAN ACCOUNT NUMBER: [Loan Number]

TO:

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

SUBJECT: OFFICIAL NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

Dear [Borrower Name(s)],

This letter serves as formal notice that your mortgage loan for the property located at [Property Address] is in default. This loan is guaranteed by the Department of Veterans Affairs (VA) and is subject to the terms of your Promissory Note and Deed of Trust/Mortgage.

NATURE OF DEFAULT:

Your account is delinquent for the following payments: [Month/Year] through [Month/Year].

AMOUNT REQUIRED TO CURE:

To bring your loan current and avoid further legal action, you must pay the total amount of \$[Total Past Due Amount]. This amount includes past due principal, interest, late charges, and any applicable fees. This amount must be received by [Deadline Date].

INTENTION TO FORECLOSE:

If you fail to cure this default by the deadline stated above, [Lender/Service Name] intends to accelerate the maturity of the loan and initiate formal foreclosure proceedings. Once foreclosure is initiated, additional legal costs and fees will be added to your debt, and the property may be sold at a public auction.

VA ASSISTANCE AND ALTERNATIVES:

As a Veteran, you may have options to avoid foreclosure. We strongly encourage you to contact us immediately to discuss loss mitigation options, such as:

- Repayment Plans
- Special Forbearance
- Loan Modification
- VA Refund Funding
- Short Sale or Deed-in-Lieu of Foreclosure

You may also contact the Department of Veterans Affairs directly to speak with a VA Loan Technician at 1-877-827-3702 or visit the nearest VA Regional Loan Center for assistance.

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

Sincerely,

[Authorized Signature]

[Name of Servicer/Lender]

[Department Name]

[Contact Phone Number]