DATE: [Current Date]

BORROWER(S): [Borrower Name(s)]
PROPERTY ADDRESS: [Property Street Address, City, State, Zip]
LOAN NUMBER: [Loan Number]
VA CASE NUMBER: [VA Case Number]

SUBJECT: NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default for failure to pay the monthly installments due for the following period: [List Missed Payment Dates].

As of [Date], the total amount required to cure this default is **$[Amount]**. This total includes past due principal, interest, late charges, and applicable fees.

NOTICE OF INTENT TO FORECLOSE:
Failure to pay the total amount due by [Deadline Date] will result in the acceleration of your loan balance. If the default is not cured, [Lender Name] intends to initiate foreclosure proceedings to acquire the property. Foreclosure may result in the loss of your home and may affect your ability to use your VA home loan guaranty in the future.

VA ASSISTANCE AND ALTERNATIVES:
Because this is a VA-guaranteed loan, you have specific rights and options to avoid foreclosure. We strongly encourage you to contact us immediately to discuss loss mitigation options, which may include:

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

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

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

Sincerely,

[Name of Representative]
[Title]
[Lender/Servicer Name]
[Contact Phone Number]
[Payment Mailing Address]