DATE: [Current Date]

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

FROM:
[Lender/Servicer Name]
[Address]
[Phone Number]

RE: NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

VA Loan Number: [VA Case Number]
Account Number: [Lender Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], you have failed to make the required monthly payments for the months of [List Months].

TOTAL AMOUNT REQUIRED TO CURE DEFAULT: $[Total Amount Due]

To prevent further action, you must pay the total amount listed above by [Deadline Date]. Payment must be made by certified funds or cashier's check sent to the address listed above.

INTENTION TO FORECLOSE
If you do not cure this default by the deadline stated above, [Lender Name] intends to accelerate the full balance of your loan and initiate foreclosure proceedings. This may result in the loss of your home and a deficiency judgment where permitted by law.

VA ASSISTANCE AND ALTERNATIVES
Because this is a VA-guaranteed loan, you have specific rights and options. We strongly encourage you to take one of the following actions immediately:

- **Contact Us:** Call our Loss Mitigation Department at [Phone Number] to discuss a repayment plan, loan modification, or forbearance.
- **Contact the VA:** You may speak with a VA Loan Technician at (877) 827-3702 to discuss your options for home retention.
- **Counseling:** You can find a HUD-approved housing counselor by calling (800) 569-4287.

If you are currently on active military duty, or have been within the last nine months, please notify us immediately as you may be entitled to protections under the Servicemembers Civil Relief Act (SCRA).

Sincerely,

[Name/Signature]
[Title]
[Lender/Servicer Name]