URGENT: LEGAL NOTICE REGARDING YOUR VA-GUARANTEED LOAN

Date: [Date]

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

RE: Loan Number: [Your Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property listed above. As of [Date], your account is delinquent in the amount of $[Total Amount Past Due].

This delinquency consists of the following:

- Monthly Payments: $[Amount]
- Late Charges: $[Amount]
- Other Fees (Inspection/Legal): $[Amount]

INTENTION TO FORECLOSE
Failure to cure this default by [Deadline Date] will result in the acceleration of your loan. This means the entire remaining balance of your loan will become due immediately. If the default is not cured, [Lender Name] intends to initiate foreclosure proceedings to acquire the property.

VETERANS AFFAIRS (VA) ASSISTANCE
Because this is a VA-guaranteed loan, you have specific rights and protections. We strongly encourage you to contact the Department of Veterans Affairs. You may speak with a VA Loan Technician at [VA Regional Loan Center Phone Number] or visit the VA home loan website at www.benefits.va.gov/homeloans for assistance and financial counseling.

LOSS MITIGATION OPTIONS
You may still have options to avoid foreclosure, including:

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

To discuss these options, you must contact our Loss Mitigation Department immediately at [Lender Phone Number].

Please give this matter your immediate attention.

Sincerely,

[Name of Representative]
[Lender Name]
[Lender Address]