

DATE: [Current Date]

TO:

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

FROM:

[Lender/Servicer Name]
[Department]
[Address]
[City, State, Zip Code]
[Phone Number]

RE: NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

LOAN NUMBER: [Loan Number]

VA CASE NUMBER: [VA Case Number]

Dear [Borrower Name],

This letter serves as formal notice that your home mortgage loan is in default due to non-payment. As of [Date], your account is delinquent in the amount of \$[Total Past Due Amount]. This amount includes late charges, fees, and unpaid installments for the months of [List Months].

INTENT TO FORECLOSE:

If you do not cure this default by [Deadline Date, typically 30 days], [Lender Name] intends to accelerate the loan balance and initiate foreclosure proceedings. Foreclosure may result in the loss of your home and may affect your future eligibility for VA home loan benefits.

HOW TO CURE THE DEFAULT:

To stop the foreclosure process, you must pay the total amount due of \$[Total Past Due Amount] by the deadline stated above. Payments must be made via certified funds (cashier's check or money order) and sent to the address listed above.

VA ASSISTANCE AND LOSS MITIGATION:

Because this is a VA-guaranteed loan, you have specific rights and options to avoid foreclosure. We strongly urge you to contact our Loss Mitigation Department at [Phone Number] immediately to discuss the following options:

- Repayment Plan
- Special Forbearance
- Loan Modification
- Short Sale (Pre-foreclosure Sale)
- Deed-in-Lieu of Foreclosure

You may also contact a VA Loan Technician at your nearest VA Regional Loan Center by calling 1-877-827-3702 for financial counseling and to explore your alternatives.

MILITARY SERVICE NOTICE:

If you or your spouse are currently on active military duty, or have been within the last 12 months, you may be entitled to protections under the Servicemembers Civil Relief Act (SCRA). Please contact us immediately to provide your service status.

Sincerely,

[Signature]

[Name of Representative]

[Title]

[Lender/Service Name]