DATE: [Current Date]

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

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

RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE
VA Loan Number: [VA Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your 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 interest.

Failure to cure this default by [Deadline Date] will result in the acceleration of your loan. If the full amount is not paid, we intend to initiate foreclosure proceedings to take possession of the property.

Because this is a VA-guaranteed loan, you have specific rights and options to avoid foreclosure. We strongly encourage you to take the following actions immediately:

- **Contact Us:** Call our loss mitigation department at [Phone Number] to discuss repayment plans, loan modifications, or forbearance.
- **VA Assistance:** You may contact a VA Loan Technician at [VA Regional Loan Center Phone Number] or visit the VA home loan website for financial counseling.
- **Financial Disclosure:** Please complete and return the enclosed financial statement to help us determine your eligibility for alternatives to foreclosure.

Alternative options may include a Short Sale or a Deed-in-Lieu of Foreclosure, which could be less damaging to your credit than a formal foreclosure sale.

Please give this matter your immediate attention. We look forward to resolving this delinquency with you.

Sincerely,

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

Enclosures: Financial Statement Form, VA Foreclosure Assistance Information Sheet