Date: [Insert Date]

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

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

RE: NOTICE OF INTENT TO FORECLOSE
Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as official notice that your mortgage loan is in default due to non-payment. As of [Insert Date], your account is [Number] days past due. The total amount required to bring your loan current is $[Insert Amount].

If you do not pay the full amount mentioned above or contact us to arrange an alternative solution by [Insert Expiration Date], we intend to initiate formal foreclosure proceedings. Foreclosure may result in the loss of your home and legal action to recover the remaining debt.

AVOIDING FORECLOSURE / HOUSING COUNSELING

You may have options available to help you keep your home or avoid foreclosure, such as a loan modification, forbearance, or short sale. We strongly encourage you to seek professional assistance immediately.

You can find a government-certified housing counseling agency in your area by contacting:

- **U.S. Department of Housing and Urban Development (HUD):** Call 1-800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/fc/
- **Consumer Financial Protection Bureau (CFPB):** Visit www.consumerfinance.gov/mortgagehelp

These agencies provide free or low-cost counseling to help you understand your options and communicate with your lender.

Please contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Hours] to discuss your situation. We are committed to working with you to explore all available alternatives.

Sincerely,

[Name of Authorized Representative]
[Title]
[Lender/Servicer Name]