

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Date]  
Loan Number: [Loan Number]  
Property Address: [Property Address]

**TO:**

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

**RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

Dear [Borrower Name],

Please be advised that you are in default under the terms of the Promissory Note and Mortgage/Deed of Trust dated [Date of Loan Agreement] regarding the commercial property located at the address referenced above.

The nature of the default is the failure to pay the monthly installments due for the following period(s):

- [Month/Year]: \$[Amount]
- [Month/Year]: \$[Amount]
- Late Fees: \$[Amount]
- Other Charges: \$[Amount]

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

You are hereby notified that you must pay the total amount listed above on or before [Deadline Date] to cure this default. Payment must be made in certified funds (cashier's check or wire transfer) and delivered to the address listed below.

Failure to cure the default by the specified date will result in the acceleration of the entire unpaid principal balance of the loan, plus interest, taxes, and legal fees. Furthermore, [Lender Name] may initiate foreclosure proceedings and pursue all other remedies available under the law and the loan documents without further notice.

Please contact our office immediately at [Phone Number] if you have any questions or wish to discuss payment arrangements.

Sincerely,

[Name of Sender]  
[Title]

[Lender Name]  
[Contact Address]