

[Company Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Important Information Regarding Your Mortgage - Loss Mitigation Options

Dear [Borrower Name],

Our records indicate that your mortgage account is currently past due. We want to help you stay in your home and avoid foreclosure. There are several loss mitigation options available that may help you manage your monthly payments or resolve your delinquency.

Depending on your eligibility, these options may include:

- **Loan Modification:** Changing the original terms of your loan (such as interest rate or term length) to make payments more affordable.
- **Forbearance Plan:** Temporarily reducing or suspending your mortgage payments for a specific period.
- **Repayment Plan:** Spreading out your past-due amount over a set period added to your regular monthly payments.
- **Short Sale:** Selling your home for less than the remaining mortgage balance.
- **Deed-in-Lieu of Foreclosure:** Voluntarily transferring the ownership of your property to the lender to satisfy the debt.

To evaluate your eligibility for these programs, we require a completed **Loss Mitigation Application** along with supporting financial documentation, such as pay stubs, tax returns, and bank statements.

Please contact our Homeownership Preservation Team at [Phone Number] or visit our website at [Website URL] to download the application package. We encourage you to act quickly to ensure as many options as possible remain available to you.

Sincerely,

[Name/Department]
[Company Name]

Note: This is an attempt to collect a debt, and any information obtained will be used for that purpose.