

FINAL NOTICE: IMMEDIATE ACTION REQUIRED

Date: [Insert Date]

Recipient Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Insert Borrower Name],

This is a **FINAL WARNING** regarding the delinquency of your mortgage loan. Our records indicate that your account remains past due, and you are at risk of losing your home through foreclosure.

To date, we have not received a completed Loss Mitigation Application or a successful repayment plan from you. This letter serves as your final opportunity to apply for foreclosure alternatives before we proceed with further legal action.

Available Options May Include:

- Loan Modification
- Forbearance Plan
- Short Sale
- Deed-in-Lieu of Foreclosure

Deadline for Action:

You must contact us or submit a complete Loss Mitigation Package by **[Insert Deadline Date]**. If you fail to respond by this date, your file may be referred to an attorney to begin or resume foreclosure proceedings.

What You Need to Do:

1. Call our Loss Mitigation Department at [Insert Phone Number].
2. Visit our website at [Insert Website URL] to download the application.
3. Gather required financial documents (Pay stubs, tax returns, and bank statements).

If you are experiencing financial hardship, please do not ignore this notice. We want to work with you to find a solution, but our ability to help is limited by time.

Sincerely,

[Insert Name/Department]

[Insert Mortgage Servicer Name]

[Insert Contact Phone Number]

This is an attempt to collect a debt, and any information obtained will be used for that purpose. [Insert Required State/Federal Disclosures Here]