

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: Notice of Available Mortgage Assistance Options**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Our records indicate that you may be facing a financial hardship that could impact your ability to make your future mortgage payments. We are contacting you because you have expressed that your default is imminent, or we have identified a risk regarding your account status.

We want to help you stay in your home. There are several loss mitigation options available that may help you avoid foreclosure, including:

- **Loan Modification:** Changing the terms of your loan to make payments more affordable.
- **Forbearance Plan:** Temporarily reducing or suspending your payments.
- **Repayment Plan:** Spreading out past-due amounts over a specific period.
- **Short Sale:** Selling your home for less than the remaining mortgage balance.
- **Deed-in-Lieu of Foreclosure:** Voluntarily transferring the property title to the lender.

**Next Steps:**

To evaluate your eligibility for these programs, you must submit a complete Loss Mitigation Application. This typically includes:

- A completed Uniform Borrower Assistance Form.
- Proof of income (pay stubs, tax returns, or bank statements).
- A hardship letter explaining your current financial situation.

Please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation] to speak with a dedicated specialist. You may also download the application forms at [Website URL].

If you would like to speak with a housing counselor, you can contact the Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit [www.hud.gov](http://www.hud.gov).

Sincerely,

[Servicer Name]

[Department Name]

[Contact Phone Number]