

Date: [Date]

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

RE: SECOND NOTICE - Urgent Assistance Options for Your Mortgage

Loan Number: [Loan Number]

Dear [Borrower Name],

We are writing to you again because we have not received a response to our previous letter regarding the past-due status of your mortgage. Our records indicate that your account remains delinquent, and we want to help you avoid the potential loss of your home through foreclosure.

It is not too late to explore loss mitigation options. Depending on your financial situation, you may be eligible for programs such as:

- **Loan Modification:** Changing the terms of your loan to make payments more affordable.
- **Forbearance:** Temporarily reducing or suspending your payments.
- **Repayment Plan:** Catching up on missed payments over a specific period.
- **Short Sale or Deed-in-Lieu:** Options to transition out of the property without a formal foreclosure.

What you need to do now:

Please complete and return the enclosed Loss Mitigation Application along with the required financial documentation (such as pay stubs, tax returns, and bank statements). Even if you have already started this process, please contact us to ensure we have all the necessary information to evaluate your request.

Deadline for Submission: [Insert Date, if applicable]

If you are experiencing financial hardship, please do not ignore this notice. We are committed to working with you to find a solution. You may also seek free assistance from a HUD-approved housing counseling agency by calling 1-800-569-4287.

Contact our Loss Mitigation Department immediately at [Phone Number] between the hours of [Hours of Operation]. You may also visit our website at [Website URL] for more information.

Sincerely,

[Name/Department]
[Servicer Name]

Enclosure: Loss Mitigation Application