

## **URGENT: NOTICE OF INTENT TO FORECLOSE**

Date: [Date]

[Mortgagor Name]  
[Property Address]  
[City, State, Zip Code]

Re: FHA Case Number: [FHA Case Number]  
Loan Number: [Loan Number]

Dear [Mortgagor Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], your account is delinquent for the monthly payments due for [Month/Year] through [Month/Year].

### **Total Amount Required to Cure Default: \$[Amount]**

To prevent the commencement of foreclosure proceedings, you must pay the total amount listed above by [Deadline Date]. Payment must be made by certified funds or cashier's check and delivered to our office.

If you do not cure this default by the specified date, we intend to accelerate your mortgage debt and begin formal foreclosure proceedings. Foreclosure may result in the loss of your home and a deficiency judgment against you.

### **FHA Loss Mitigation Options:**

As this is an FHA-insured loan, you may be eligible for loss mitigation programs to help you avoid foreclosure, such as a Loan Modification, Partial Claim, or Special Forbearance. You must contact us immediately at [Phone Number] or visit [Website] to discuss these options and submit a complete loss mitigation application.

### **Housing Counseling:**

You have the right to seek assistance from a HUD-approved housing counseling agency. To find a counselor near you, call the HUD Housing Counseling line at 1-800-569-4287.

Sincerely,

[Lender/Service Name]  
[Department Name]  
[Phone Number]