

DATE: [Current Date]

TO:

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

FROM:

[Lender/Service Name]
[Address]
[City, State, Zip Code]
[Phone Number]

RE: FINAL WARNING - NOTICE OF INTENT TO FORECLOSE

LOAN NUMBER: [Loan Number]

PROPERTY ADDRESS: [Full Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in serious default. Despite previous notifications, we have not received the necessary payments to bring your account current.

TOTAL AMOUNT REQUIRED TO CURE DEFAULT: \$[Amount]

DEADLINE TO PAY: [Date]

The total amount due includes past due principal, interest, late charges, and any applicable fees. To prevent the initiation of foreclosure proceedings, you must pay the total amount listed above in certified funds by the deadline stated.

FAILURE TO ACT:

If you do not cure the default by the specified deadline, we will exercise our right to accelerate the loan. This means the entire remaining balance of your mortgage will become due immediately, and we will begin legal proceedings to foreclose on your property. This action will result in the loss of your home and may negatively impact your credit score.

LOSS MITIGATION OPTIONS:

It is not too late to explore alternatives to foreclosure. You may be eligible for a loan modification, repayment plan, short sale, or deed-in-lieu of foreclosure. We urge you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss these options.

IMPORTANT RIGHTS:

If you are currently on active military duty, or have been within the last nine months, please

contact us immediately as you may be entitled to protections under the Servicemembers Civil Relief Act (SCRA).

Please give this matter your immediate attention.

Sincerely,

[Name/Department]

[Lender/Service Name]