

URGENT LEGAL NOTICE

Date: [Current Date]

From:

[Lender/Servicer Name]

[Address]

[City, State, Zip Code]

To:

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Loan Number: [Account Number]

Property Address: [Legal Description/Address of Property]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property located at the address listed above. As of [Date], your account is past due in the amount of \$[Total Past Due Amount].

This amount consists of the following:

- Monthly Payments: \$[Amount]
- Late Charges: \$[Amount]
- Other Fees (Accrued Interest/Legal): \$[Amount]

HOW TO CURE THE DEFAULT:

To prevent further action, you must pay the total past due amount of \$[Total Amount] by no later than [Deadline Date]. Payment must be made via certified funds (cashier's check or money order) and delivered to the address listed above.

INTENT TO FORECLOSE:

If you fail to cure this default by the deadline stated above, [Lender Name] intends to accelerate the maturity of the Loan Agreement, declare the entire unpaid principal balance and all accrued interest immediately due and payable, and commence foreclosure proceedings to sell your property at a public auction.

YOUR RIGHTS:

You have the right to reinstate the loan after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and sale. You may also be eligible for loss mitigation options, such as a loan modification or short sale. Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss these options.

Please govern yourself accordingly.

Sincerely,

[Authorized Signature]

[Printed Name/Title]

[Lender Name]