

URGENT: NOTICE OF INTENT TO FORECLOSE

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower 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 in the amount of \$[Amount], which includes past due payments, late fees, and costs.

IMPORTANT: If you do not cure this default by [Deadline Date], [Lender Name] intends to initiate foreclosure proceedings against your property. Foreclosure may result in the loss of your home and a negative impact on your credit score.

LOAN MODIFICATION OFFER

We would like to help you avoid foreclosure. Based on a preliminary review, you may be eligible for a Loan Modification. This program may allow you to:

- Lower your monthly mortgage payment.
- Adjust your interest rate.
- Extend the term of your loan to make payments more affordable.

To accept this offer and begin the evaluation process, you must submit the following documents by [Date]:

- Completed Loss Mitigation Application.
- Proof of income (Pay stubs or Tax Returns).
- Recent bank statements.
- A hardship letter explaining your financial situation.

Please contact our Loss Mitigation Department immediately at [Phone Number] or visit our website at [Website URL] to download the application forms.

If we do not hear from you or receive the required documentation by [Date], we will proceed with the foreclosure process as permitted by law.

Sincerely,

[Name of Sender/Department]
[Lender Name]
[Contact Phone Number]