

DATE: [Date]

TO:

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

RE: NOTICE OF INTENT TO FORECLOSE AND RIGHT TO CURE DEFAULT

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your home loan is in default due to non-payment. As of [Date], your account is delinquent in the amount of \$[Total Amount Past Due].

YOUR RIGHT TO CURE

You have the right to cure this default and avoid foreclosure by paying the full past-due amount. To stop the foreclosure process, you must pay \$[Total Amount Past Due] on or before [Deadline Date].

The total amount required to cure includes:

- Past Due Principal and Interest: \$[Amount]
- Late Charges: \$[Amount]
- Other Fees: \$[Amount]

HOW TO PAY

Payment must be made in certified funds (certified check or cashier's check) and sent to:

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

FAILURE TO CURE

If you do not pay the full amount specified above by [Deadline Date], we will accelerate the maturity of the loan. This means the entire remaining balance of the loan will become immediately due, and we will initiate formal foreclosure proceedings to sell your property at a public auction.

ASSISTANCE OPTIONS

If you are experiencing financial hardship, you may be eligible for loss mitigation options such as a loan modification, forbearance, or short sale. Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss your options.

Sincerely,

[Sender Name/Company Name]

[Title]

[Contact Phone Number]