

DATE: [Insert Date]

FROM:

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

TO:

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

RE: NOTICE OF INTENT TO FORECLOSE

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. According to our records, you have failed to make the required monthly payments as outlined in your Promissory Note and Deed of Trust.

Current Amount Due: \$[Insert Total Past Due Amount]

Deadline to Cure: [Insert Date - typically 30 days from notice]

The total amount due includes past-due principal, interest, late fees, and any applicable costs. To prevent the initiation of foreclosure proceedings, you must pay the full amount stated above by the deadline specified.

Payments should be made via certified funds (cashier's check or money order) and sent to the address listed at the top of this letter.

If you do not cure the default by the deadline, [Lender Name] intends to accelerate the full balance of the loan and begin formal foreclosure proceedings. This action may result in the sale of your property at a public auction.

You may have options available to avoid foreclosure, such as a loan modification, repayment plan, or short sale. We encourage you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss these alternatives.

If you are currently protected by a bankruptcy stay or are a service member on active duty, please contact us immediately as this notice may be for informational purposes only.

Sincerely,

[Authorized Representative Name]
[Lender Name]