

URGENT NOTICE REGARDING YOUR MORTGAGE

Date: [Insert Date]

To: [Homeowner Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: NOTICE OF RESUMPTION OF FORECLOSURE PROCEEDINGS

Dear [Homeowner Name],

This letter serves as formal notification that [Lender/Servicer Name] is resuming the foreclosure process on the property located at the address listed above. This action is being taken due to your failure to resolve the default on your mortgage account.

Previously, foreclosure proceedings were [suspended/delayed] for the following reason: [Insert Reason, e.g., Moratorium expiration, failed trial modification, or breach of forbearance agreement]. As of [Date], the conditions for that suspension are no longer in effect.

Current Status of Your Account:

- Total Past Due Amount: \$[Amount]
- Late Fees and Costs: \$[Amount]
- Total Amount Required to Reinstate: \$[Amount]

If you do not pay the total reinstatement amount or reach a formal loss mitigation agreement by [Deadline Date], we will proceed with the next legal steps in the foreclosure process, which may include [Insert next step, e.g., filing a Notice of Sale or scheduling a Sheriff's Sale].

Options to Avoid Foreclosure:

It may not be too late to save your home. Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss potential options, such as:

- Loan Modification
- Short Sale
- Deed-in-Lieu of Foreclosure
- Repayment Plan

If you are experiencing financial hardship, we strongly encourage you to contact a HUD-approved housing counselor at 1-800-569-4287.

Sincerely,

[Name of Representative]

[Title]

[Lender/Service Name]

[Contact Phone Number]