

URGENT: FINAL NOTICE

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as a **final warning** regarding the expiration of your loss mitigation options. We have previously contacted you regarding the delinquency of your mortgage, yet we have not received the necessary documentation or payments required to finalize a workout plan.

EXPIRATION DATE: [Insert Expiration Date]

If you do not take immediate action by the date listed above, the following may occur:

- Your loss mitigation application will be closed.
- You will no longer be protected from foreclosure proceedings.
- Your file will be referred to our legal department to initiate or resume the foreclosure sale of your property.

To stop this process, you must immediately provide: [Insert Missing Requirements/Payment Amount].

Please contact our Loss Mitigation Department at [Insert Phone Number] during the hours of [Insert Business Hours] to discuss your account. If you are experiencing financial hardship, free assistance is also available through the Department of Housing and Urban Development (HUD) at 1-800-569-4287.

Do not ignore this notice. This is the final step before further legal action is taken against your property.

Sincerely,

[Sender Name/Department]

[Company Name]