

[Date]

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

RE: Notice of Loss Mitigation Application Deadline Expiration

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

We are writing to inform you that the deadline to submit a complete Loss Mitigation Application for your mortgage loan has expired as of [Insert Expiration Date].

Our records indicate that your application remained incomplete because we did not receive the following required documents/information by the specified deadline:

- [Insert Missing Document 1]
- [Insert Missing Document 2]
- [Insert Missing Document 3]

As a result of the expired deadline, we have closed your current request for mortgage assistance. Please be advised of the following:

- **Foreclosure Status:** Your loan remains in default. The foreclosure process, if already initiated, will proceed in accordance with applicable laws and your loan documents.
- **Right to Reapply:** You may still submit a new application for loss mitigation in the future; however, any new application must be complete and submitted before any new deadlines established by law or your loan servicer.
- **Contact Information:** If you believe this notice was sent in error or if you have recently sent the missing documents, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

If you are experiencing financial hardship, we encourage you to speak with a HUD-approved housing counselor by calling 1-800-569-4287 or visiting www.hud.gov.

Sincerely,

[Servicer Name]
[Department Name]
[Contact Phone Number]