

DATE: [Current Date]

FROM:

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

TO:

[Borrower Name(s)]
[Property Address]
[City, State, Zip Code]

RE: FINAL DEMAND FOR PAYMENT - NOTICE OF INTENT TO FORECLOSE

Account Number: [Your Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is seriously delinquent. Our records indicate that you have failed to make the required payments for the following periods: [List Months of Default].

As of [Current Date], the total amount required to bring your account current is **\$(Total Amount Owed)**. This amount includes past due principal, interest, late fees, and any applicable inspection or legal charges.

FINAL DEMAND:

You are hereby notified that you must pay the full amount of **\$(Total Amount Owed)** on or before **[Deadline Date]**. Payment must be made via certified funds (cashier's check or money order) and delivered to our office address listed above.

Failure to cure this default by the specified deadline will result in the following actions:

- Acceleration of the entire remaining loan balance, making the full amount of the mortgage due immediately.
- The commencement of formal foreclosure proceedings against your property.
- Reporting of this delinquency to all major credit bureaus.

If you are experiencing financial hardship, you may have options available to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure. However, you must contact us immediately at [Phone Number] to discuss these options before the deadline expires.

Please govern yourself accordingly.

Sincerely,

[Signature]

[Name of Authorized Representative]

[Lender Name / Department]