

**FINAL DEMAND NOTICE
NOTICE OF INTENT TO FORECLOSE**

Date: [Insert Date]

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

RE: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in serious default. Despite previous notifications regarding your past-due balance, we have not received the necessary payment to bring your account current.

TOTAL AMOUNT REQUIRED TO CURE DEFAULT: \$[Insert Amount]

This total includes the past-due principal, interest, late fees, and any applicable legal costs incurred to date. To prevent further action, you must pay this amount in full by **[Insert Deadline Date]**.

Failure to pay the full amount by the date specified above will result in the following actions:

- Acceleration of the loan, making the entire remaining balance due immediately.
- Commencement of formal foreclosure proceedings against the property located at [Property Address].
- Potential sale of the property at a public auction.
- Additional legal fees and processing costs added to your total debt.

Please remit payment via certified check or wire transfer to the following address:

[Lender Name]
[Payment Processing Department]
[Mailing Address]

If you are experiencing financial hardship, you may have options to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure. However, you must contact our Loss Mitigation Department immediately at [Phone Number] to discuss these options.

If you have already sent your payment or have filed for bankruptcy protection, please disregard this notice and contact us with the relevant details.

Sincerely,

[Name of Sender/Authorized Signatory]
[Title]
[Lender/Service Name]