

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Insert Date]

**TO:**

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

**RE: FINAL NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

Lender: [Lender Name]  
Loan Account Number: [Account Number]  
Property Address: [Legal Description/Address]

Dear [Borrower Name],

This letter serves as formal and final notice that you are in default of your mortgage loan agreement. As of the date of this letter, you have failed to cure the delinquency previously notified to you on [Date of Previous Notice].

**Amount Required to Cure:**

- Past Due Payments: \$[Amount]
- Late Fees: \$[Amount]
- Legal/Administrative Fees: \$[Amount]
- **TOTAL AMOUNT TO PAY: \$[Total Amount]**

You must pay the Total Amount specified above in full by [Deadline Date] at [Time]. Payments must be made via certified funds (Cashier's Check or Wire Transfer) made payable to [Lender Name].

**FAILURE TO ACT:**

If the full amount is not received by the deadline stated above, [Lender Name] will immediately exercise its right to accelerate the loan. This means the entire remaining balance of \$[Full Loan Balance] will become due immediately. Furthermore, formal foreclosure proceedings will commence against the property without further notice to you.

Foreclosure may result in the loss of your home and may negatively impact your credit rating. You have the right to contest this default in a court of law or seek independent legal counsel.

Please contact our Loss Mitigation Department at [Phone Number] immediately if you wish to discuss any final options to avoid foreclosure.

Sincerely,

[Signature]

[Name of Authorized Representative]

[Lender Name/Company Name]