

URGENT: NOTICE OF INTENT TO FORECLOSE

Date: [Insert Date]

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

Re: Mortgage Loan Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is currently in default due to non-payment. As of [Insert Date], your account is delinquent in the amount of \$[Insert Total Amount Due], which includes past due installments, late fees, and other charges.

Action Required to Prevent Foreclosure

To prevent the initiation of formal foreclosure proceedings, you must pay the full delinquent amount stated above by [Insert Deadline Date]. Payment must be made in certified funds (cashier's check or money order) and delivered to our office at the address listed below.

Consequences of Non-Payment

If you fail to cure this default by the deadline mentioned above, we will have no choice but to accelerate the maturity of the loan and begin legal action to foreclose on the property. A foreclosure action may result in:

- The loss of your home through a foreclosure sale.
- Negative impact on your credit rating.
- Responsibility for legal fees and court costs incurred during the process.

Assistance Options

If you are experiencing financial hardship, you may be eligible for loss mitigation options such as a loan modification, repayment plan, or forbearance. Please contact our Loss Mitigation Department immediately at [Insert Phone Number] to discuss these alternatives.

Please give this matter your immediate attention.

Sincerely,

[Name of Lender/Service]
[Department Name]
[Contact Phone Number]
[Mailing Address]