

DATE: [Date]

TO:

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

RE: NOTICE OF INTENT TO FORECLOSE

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

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

To cure this default and avoid the commencement of foreclosure proceedings, you must pay the total amount due on or before [Deadline Date]. Payment must be made by certified check, cashier's check, or money order to the address listed below.

If you do not pay the full amount stated above by the deadline, [Lender Name] intends to initiate foreclosure action. Foreclosure may result in the loss of your home and its sale at a public auction.

You may have options available to avoid foreclosure, such as a loan modification, repayment plan, or short sale. We encourage you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss these alternatives.

If you are currently a debtor in a bankruptcy proceeding or have received a discharge in bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt against you personally.

Sincerely,

[Lender Name]
[Lender Address]
[Lender Phone Number]