

Final Notice Before Foreclosure Action

Date: [Insert Date]

To: [Borrower's Name]

[Borrower's Address]

Dear [Borrower's Name],

This letter serves as a final notice regarding the impending foreclosure action on your property located at [Property Address]. Despite our previous communications, your mortgage account remains in default as of [Insert Default Date] with an outstanding balance of [Insert Amount].

Please be advised that if the full payment is not received by [Insert Deadline Date], we will begin the foreclosure process in accordance with state and federal laws.

We encourage you to contact us at [Lender's Phone Number] or [Lender's Email Address] to discuss possible alternatives to foreclosure, including loan modification or repayment plans.

We hope to resolve this matter amicably and urge you to take this notice seriously.

Sincerely,

[Your Name]

[Your Title]

[Lender's Company Name]

[Lender's Address]

[Lender's Phone Number]