

Foreclosure Defense Notice

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Foreclosure Defense Notice Due to Financial Hardship

Dear [Lender's Name],

I am writing to formally notify you of my current financial hardship which is affecting my ability to meet my mortgage obligations for the property located at [Property Address]. As a result of [briefly explain the reason for hardship, e.g., job loss, medical expenses], I have been unable to make my mortgage payments on time.

In light of this situation, I am seeking your understanding and assistance in exploring options that may allow me to avoid foreclosure, such as a loan modification or a forbearance plan. I am committed to resolving this issue and wish to work together to find a feasible solution.

Please consider this notice as a formal request for a review of my situation. I would appreciate the opportunity to discuss my options as soon as possible. Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]