

**Instruction: This is a model letter. Adapt to fit your facts and circumstances.**

DATE

**CERTIFIED MAIL NO.  
RETURN RECEIPT REQUESTED - FEE PAID**

Name  
Address Line 1  
Address Line 2  
City, State Zip Code

RE: Name  
« 12» Loan No. « 13»

Dear Name:

This office is attempting to collect a debt and any information obtained will be used for that purpose.

Name has turned your past due account over to us for foreclosure. According to your account is due for the , payment. This letter is to advise you that you must bring your loan current within thirty (30) days from the date of this letter which will be , 20 , to avoid further foreclosure action.

You may obtain the amount necessary to reinstate your loan by calling our office at and asking for the foreclosure desk. The amount necessary to reinstate your loan must be paid with certified funds. **A personal check will not be accepted.**

Please be advised that failure to submit the required funds to our office on or before the specified date will result in a breach of the Note and Deed of Trust. will accelerate (declare immediately due), the sums secured by the Deed of Trust and sell the property securing your Note at a foreclosure sale.

After acceleration, the loan may be reinstated only if you comply with certain conditions and pay certain costs. Full information regarding the right of reinstatement and the terms upon which reinstatement will be granted may be obtained by calling or writing our office.

Your attention to this matter will be appreciated.

Sincerely,

Name

:  
cc: