

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

D A T E

N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE: N A M E  
N A M E Loan No.

Dear :

We have completed the process of confirming the title on the above referenced account.  
Enclosed is a copy of the recorded Agreed Order.

If you have any questions, please call and ask for the foreclosure desk.

Thank you for your assistance.

Sincerely,

NAME

:  
Enclosure

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C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE: N A M E  
N A M E Loan No.

Dear N A M E:

Enclosed is a Substitution of Trustee which we would appreciate you recording. The filing fee in the amount of \$ is also enclosed.

Please return the original to this office.

If you have any questions, please call and ask for the foreclosure desk.

Thank you for your assistance.

Sincerely,

N A M E

:  
Enclosures

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D A T E

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C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE: Title Search -  
Loan Number:

Dear :

Please do an initial title search from the date of the Deed of Trust and perform a Federal Tax Lien Search on the appropriate parties in the chain of title. We also need a copy of all assignments and conveyances unless listed below:

The time frame we have to complete a Foreclosure for the Department of Housing and Urban Development Loans and the Veteran's Administration loans is a very short period of time and if you will be unable to deliver the title search to our office within six (6) days from the date of this letter, please call our office at and ask for the foreclosure desk.

Sincerely,

N A M E

:  
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A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE: Title Search -  
LOAN NO.

Dear :

Please do a supplemental title search from the date of the enclosed initial search and perform a Federal Tax Lien Search on the appropriate parties in the chain of title.

If you have any questions regarding the above please call our office at and ask for the foreclosure desk.

Sincerely,

:  
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A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

Re: Your Loan Number:

Dear :

We have been instructed to initiate foreclosure of your loan referenced above due to your failure to make payment as agreed. If you would like for the foreclosure to stop you must pay all past due payments, costs and attorneys fees to this office. You may obtain the amount due by calling and asking for the foreclosure desk.

The longer you wait to contact us about paying the amounts due will result in your being responsible for additional costs and fees.

Your attention to this matter will be appreciated.

Sincerely,

N A M E

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A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

Re: Your            Loan No:

Dear N A M E:

As shown on the enclosed Trustee's Notice of Sale, we have begun foreclosure proceedings on your Deed of Trust covering your property. The public sale will be held on            . If you would like to bring your loan current, you should contact our office for the amount.

If you do not plan to reinstate your loan by paying all past due payments and expenses you should begin making plans to vacate the property, as eviction proceedings will possibly be instituted on the sale date if the property is still occupied at that time. The keys to the property should be brought to our office at A D D R E S S L I N E C I T Y , S T A T E Z I P C O D E.

For information on the amount to bring the loan current, please call our office at            and ask for the foreclosure desk.

Sincerely,

N A M E

:  
Enclosure

cc:    N A M E  
      A D D R E S S L I N E  
      C I T Y , S T A T E Z I P C O D E

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C I T Y , S T A T E Z I P C O D E

RE: Notice of Sale -  
Loan No.

Dear N A M E:

Enclosed is a Substitute Trustee's Notice of Sale on the above referenced individual which we would appreciate you posting on the bulletin board of the County Courthouse of N A M E. Please state on the bottom of this letter the date of posting and return the letter to us.

Thank you for your assistance.

Sincerely,

N A M E

:  
Enclosure

NOTICE POSTED THIS THE DAY  
OF , 20

\_\_\_\_\_  
CHANCERY CLERK

BY:\_\_\_\_\_

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D A T E

N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

Re: Notice of Sale -  
Loan No.

Dear :

Enclosed is a Trustee's Notice of Sale which we would appreciate your publishing on the dates indicated thereon. If you cannot publish on these dates, would you please call our office at and ask for the foreclosure desk as we will need to change the date of our sale.

Also, please notate on the bottom of the enclosed copy of this letter that you can publish on said dates and return the copy to us so that we may have some verification that you did receive the notice.

**Please send us a tear sheet after the first publication and advise us the charge for publishing the notice in your paper.**

Please forward your statement to us along with proof of publication following the final publication of the Notice of sale.

Thank you for your assistance.

Sincerely,

N A M E

:  
Enclosure

NOTICE CAN BE PUBLISHED ON:



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N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

Re:  
    Loan No.

Dear       :

Enclosed is a copy of our letter to the Mortgagor(s) and a copy of the Notice of Sale on the above referenced loan.

Should you require anything further, please call our office at           and ask for the foreclosure desk.

Sincerely,

      :  
Enclosure

cc:   N A M E  
      A D D R E S S L I N E  
      C I T Y , S T A T E Z I P C O D E

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D A T E

**LETTER AND NOS FAXED TO:  
LETTER WITH ENCLOSURES MAILED**

N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE:

Loan No.

Dear :

Enclosed is a copy of our letter to the Mortgagor(s) and a copy of the Notice of Sale on the above referenced loan.

**Please furnish us with the bid amount for the foreclosure sale at least five days prior to the sale date.**

Your referral indicates the property is occupied, therefore, we are enclosing a Special Warranty Deed to be executed by \_\_\_\_\_ and returned to our office with instructions for recording the deed.

If you have any questions, please advise.

Sincerely yours,

N A M E

/  
Enclosure

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N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE: Notice of Sale -  
Loan No.

Dear N A M E:

Enclosed is a copy of a Notice of Sale on the foreclosure referenced above. We would appreciate you conducting the sale in \_\_\_\_\_ on \_\_\_\_\_. The specified bid for this property is \$ \_\_\_\_\_. The bid will be on behalf of N A M E. If a third party bidder is present for the sale, the specified starting bid is \$ \_\_\_\_\_.

**Please call our office at \_\_\_\_\_ as soon as the foreclosure sale has been completed and give us the sales results.**

Please remove the original notice from the Courthouse bulletin board when you conduct the sale and return it to our office along with your statement for your services. Also, if a bidder appears and successfully bids above the specified bid we have given you, please notify us by four o'clock on the day of the sale. If you are unable to conduct the sale for us on the date specified please contact us immediately so we may obtain another attorney to do so.

If you should have any questions regarding the notice or any of the above, please call our office at \_\_\_\_\_ and ask for the foreclosure desk.

Sincerely,

N A M E

:  
Enclosure



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N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE:

Loan No.

Dear N A M E:

Enclosed is a Substitute Trustee's Deed which we would appreciate you recording. The filing fee in the amount of \$        is also enclosed.

Please return the original to this office.

If you have any questions, please call        and ask for the foreclosure desk.

Thank you for your assistance.

Sincerely,

N A M E

:  
Enclosures

**FAXED TO:**

Cc    N A M E:  
      A D D R E S S L I N E  
      C I T Y , S T A T E Z I P C O D E

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D A T E

N A M E  
C O M P A N Y  
A D D R E S S L I N E  
C I T Y , S T A T E Z I P C O D E

RE:                      Loan No.

Dear N A M E:

Enclosed is a Special Warranty Deed which we would appreciate you recording. The filing fee in the amount of \$            is also enclosed.

Please return the original to this office.

If you have any questions, please call            and ask for the foreclosure desk.

Thank you for your assistance.

Sincerely,

N A M E

:  
Enclosure

**FAXED TO:**

cc:    N A M E  
      A D D R E S S L I N E  
      C I T Y , S T A T E Z I P C O D E



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D A T E

NAME  
COMPANY  
ADDRESS LINE  
CITY, STATE ZIP CODE

Re: LOAN NO.

<b>DATE</b>	<b>SERVICES RENDERED</b>	<b>AMOUNT</b>
	Attorney's Fees	
	Initial Title Search	
	Publication	
	Recording Fees	
	SOT	
	STD	
	SWD	
	Federal Tax Lien Search	
	Title Update	
	Title Policy	
	<b>TOTAL</b>	

**DESCRIPTION FOR INDEXING PURPOSES:**



## SUBSTITUTION OF TRUSTEE

WHEREAS, on D A T E , N A M E, executed a Deed of Trust to N A M E, Trustee for the use and benefit of \_\_\_\_\_, which Deed of Trust is on file and of record in the office of the Chancery Clerk of N A M E, STATE, in Deed of Trust Record Book \_\_\_\_\_ at Page \_\_\_\_\_ thereof, describing the following property:

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute N A M E, as Trustee in said Deed of Trust, the said N A M E, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this



SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on \_\_\_\_\_, \_\_\_\_\_, executed a Deed of Trust to \_\_\_\_\_, Trustee for the use and benefit of \_\_\_\_\_, which Deed of Trust is on file and of record in the office of the Chancery Clerk of \_\_\_\_\_, \_\_\_\_\_, in Deed of Trust Book \_\_\_\_\_ at Page \_\_\_\_\_ thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted \_\_\_\_\_, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book \_\_\_\_\_ at Page \_\_\_\_\_ thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, \_\_\_\_\_, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the \_\_\_\_\_ front door of the County Courthouse of \_\_\_\_\_, \_\_\_\_\_, on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, the following described land and property being the same land and property described in said Deed of Trust, situated in \_\_\_\_\_, State of \_\_\_\_\_, to-wit:

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
SUBSTITUTE TRUSTEE

PREPARED BY:   NAME  
                  ADDRESS LINE  
                  CITY, STATE ZIP CODE

PUBLISH:

**DESCRIPTION FOR INDEXING PURPOSES:**

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on \_\_\_\_\_, \_\_\_\_\_, executed a Deed of Trust to \_\_\_\_\_, Trustee for the use and benefit of \_\_\_\_\_ which Deed of Trust is on file and of record in the office of the Chancery Clerk of \_\_\_\_\_, \_\_\_\_\_, in Deed of Trust Book \_\_\_\_\_ at Page \_\_\_\_\_ thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted \_\_\_\_\_, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book \_\_\_\_\_ at Page \_\_\_\_\_ thereof, the said \_\_\_\_\_, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, \_\_\_\_\_, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of \_\_\_\_\_ did advertise said sale in « 28», a newspaper published in the City of \_\_\_\_\_, \_\_\_\_\_, State of \_\_\_\_\_, on the following dates, to-wit: « 26», which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the \_\_\_\_\_ day of

, 20 , a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of , ; and

WHEREAS, on the day of , 20 , at the front door of the Courthouse, at , , between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in , , to-wit:

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for , bidding the sum of for all of the above-described property and said property was struck off to , for said amount, and said bidder was declared the purchaser thereof.

WHEREAS, in the Appointment of Substitute Trustee hereinbefore referred to, , authorized , Substitute Trustee, to transfer and assign this bid to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT in the event was the last and highest bidder at the sale, which event has taken place; and whereas, by the execution of this instrument, the said , Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of as last and highest bidder, to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT.

NOW THEREFORE, in consideration of the premises and the sum of « 33», cash in hand paid, the receipt of which is hereby acknowledged, , SUBSTITUTE TRUSTEE, does hereby sell and convey to , all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the day of , 20 .

---

SUBSTITUTE TRUSTEE

STATE OF

COUNTY OF

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named \_\_\_\_\_, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

---

NOTARY PUBLIC

My Commission Expires:

---

Grantor: ADDRESS LINE CITY, STATE ZIP CODE  
TELEPHONE

Grantee: ADDRESS LINE CITY, STATE ZIP CODE  
TELEPHONE

**PREPARED BY:** NAME  
ADDRESS LINE  
CITY, STATE ZIP CODE  
TELEPHONE

**DESCRIPTION FOR INDEXING PURPOSES:**

MORTGAGORS NAME:

LOAN NUMBER:

STATE OF  
COUNTY OF

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of            Dollars (\$            ), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned            , a corporation organized and existing under the laws of the State of            , does hereby grant, bargain, sell, convey and specially warrant unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, (Attention: Single Family Property Disposition Branch), A D D R E S S L I N E C I T Y, S T A T E Z I P C O D E T E L E P H O N E , his successors and assigns, the following described land lying and being situated in            ,            , to-wit:

AND FOR THE SAME CONSIDERATION as hereinabove recited the Grantor herein does hereby transfer, assign and set over unto Grantee herein all of said Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described, which said liens have been heretofore foreclosed.

This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF,            , has caused this instrument to be signed in its name by its undersigned officers and its corporate seal to be hereunto affixed, on this the            day of            ,            .

ATTEST:

BY:

BY:

ITS:

STATE OF  
COUNTY OF

PERSONALLY appeared before me, the undersigned authority in and for the above mentioned county and state,            and            , personally known to me to be the            and



respectively, of the within named \_\_\_\_\_, who acknowledged that they signed, sealed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, for and on behalf of said corporation being so authorized to do in the premises.

WITNESS MY SIGNATURE AND OFFICIAL SEAL, this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

\_\_\_\_\_

Grantor: ADDRESS LINE CITY, STATE ZIP CODE TELEPHONE

**PREPARED BY:** NAME  
ADDRESS LINE  
CITY, STATE ZIP CODE  
TELEPHONE