

**IMPORTANT NOTICE:  
YOU ARE IN DANGER OF LOSING YOUR PROPERTY  
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

This notice concerns the mortgage loan for your property at (enter the complete address).

You have not fulfilled your contractual obligations under the terms of your mortgage loan. Under Idaho law, the holder of your loan, “the beneficiary,” can sell your property to satisfy your obligation.

As of (enter the date), you needed to pay \$(enter the amount owed) to bring your mortgage loan current. That amount may have increased since that date and may include additional costs and fees described in the loan documents.

The beneficiary can provide you with the exact amount that you owe, but you have to ask. Call (enter the toll-free telephone number) to find out the exact amount you must pay to bring your mortgage loan current and to obtain other details about your loan. You also can send a written request for this information by certified mail to: (enter the complete address).

**LOAN MODIFICATION ASSISTANCE**

If you want to save your home from foreclosure but you cannot afford your current loan payments, you need to contact the beneficiary immediately to ask about any available loss mitigation programs. You may or may not qualify for a loan modification or other alternative to foreclosure.

You may request to meet with the beneficiary to discuss options for modifying your loan.

**IF YOU WANT TO APPLY FOR A MODIFICATION OF YOUR LOAN, YOU MUST COMPLETE AND RETURN THE ENCLOSED “HOME LOAN MODIFICATION REQUEST FORM” BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED. THE BENEFICIARY MUST RECEIVE THE FORM ON OR BEFORE (enter the date), WHICH IS THIRTY (30) DAYS AFTER THE DATE BELOW.**

The servicer of your loan participates in the federal government’s Home Affordable Modification Program (HAMP). For information about HAMP and other foreclosure prevention options, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) or call the Homeowner’s HOPE™ Hotline at 888-995-HOPE or 877-304-9709 TTY.

WARNING: You may get offers from people who tell you they can help you keep your property if you pay a fee for the person's services. Only a licensed Idaho attorney can charge clients an upfront fee for loan modification services, and only persons licensed or exempt from licensing under the Idaho Residential Mortgage Practices Act can charge consumers a fee after obtaining a modification offer for the consumer.

**Help is available for free from housing counselors who are certified through the department of housing and urban development. Visit [www.hud.gov](http://www.hud.gov) for a current list of certified housing counselors in Idaho.**

DATED: (enter the date)

Beneficiary name: (print name)

Beneficiary or beneficiary's agent's signature: (sign name)

Beneficiary's telephone number: (enter the toll-free telephone number)