

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

This notice is about your mortgage loan on your property at
_____ [address].

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time, or you have failed to fulfill some other financial obligation to your lender. This is sometimes called "foreclosure."

In order to bring your mortgage loan current, you would need to pay approximately
\$_____ by [date].

By law, your lender has to provide you with details on how much you owe, if you ask. If you want these details, you can call your lender or the trustee at (800)_____.

You have the right to send a certified letter to get details on how much you owe.

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT
TAKE ACTION:**

Date and time: _____, _____, 200__, at _____
Place:

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can stop the sale by paying the amount due, up to five days before the sale.
2. If you cannot pay, sometimes lenders are willing to give you more time or change the terms of your loan.
3. There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call _____ [Or. Dept of Housing & Community Development?]. You may also wish to talk to a lawyer. If you need help finding a lawyer, you

may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or visit their Web site: <http://www.osbar.org/public/ris/ris.html#referral> [or your local legal aid office?].

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about any such offers. Make sure you understand any papers you are asked to sign. If you have any questions, consult with one of the organizations mentioned above.

DATED: _____, 2007

Trustee:

[Trustee]

[Trustee's Phone Number]