[Insert Date]

[Name of Loan Servicer]   
[Address 1]   
[Address 2]   
[Address 3]

[Borrower’s Loan Number]

To [Name of Loan Servicer] Representative:

I am responding to your letter dated [date of NOPFO letter] advising me of my right to an in-person meeting with a representative of your institution.

I [*choose one of the following:* *(*request an in person meeting in the county where I reside*)* *or* *(*waive my right to an in-person meeting and request a meeting via telephone*)*] to assess my financial ability to modify or restructure my loan obligations and discuss my options to avoid foreclosure.

I understand pursuant to the Foreclosure Fairness Act section (5) (f) that a person who is authorized to modify my loan obligation or reach an alternative resolution to foreclosure must be available in person or via telephone at the meeting.

I look forward to hearing from you to schedule the meeting.

Sincerely,

[Borrower’s Name]   
[Borrower’s Loan Number]