

Section 5

**Foreclosure and the Notice of Trustee Sale Documents
(example)**

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January 29, 2009
**VIA CERTIFIED MAIL and
VIA FIRST-CLASS MAIL**

Re: Foreclosure Sale of Real Property owned by

Dear Mortgagor,

Indymac Bank is the current owner of a note dated November 7, 2006 made by Marquez Navarro in the original amount of \$ The Note is secured by a certain Deed of Trust dated November 7, 2006, recorded as Instrument No. in the Clerk's Office of the Circuit Court of COUNTY OF LOUDOUN Virginia, encumbering the real property described above.

At the request of the Lender, you are hereby notified as follows:

(a) that the Note is in default because of failure to pay according to the terms;

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- (b) that the entire outstanding principal balance and all accrued interest under the Note have been and hereby are declared immediately due and payable (accelerated); and
- (c) that the property described in the copy of the Notice of Trustees' Sale enclosed with this letter, which secures the repayment of the Note, will be sold at public auction in accordance with the terms of the Notice.

This notice is given on behalf of the Substitute Trustee under the Deed of Trust. The Substitute Trustee was appointed by an instrument, a copy of which is attached hereto. The sale will take place on February 12, 2009 at 9:42 am, in front of the entrance to the Circuit Court for COUNTY OF LOUDOUN, Virginia, located at 18 E. Market Street, Leesburg, Virginia, 20178.

If you intend to pay off your loan you must contact the undersigned at 1-800-490-2588 to obtain the most current payoff figures. Any such payment must be made by a certified or cashier's check or a wire transfer as stated above. Only the full amount due will be accepted.

If you have any questions with regard to this sale you may contact the undersigned directly.

Very truly yours,


Diann E. Green, Esq.

Enclosure

cc: East West Mortgage
1568 Spring Hill Road
Suite 100
McLean, Virginia, 22102

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**