[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: NOTICE OF INTENT TO ACCELERATE AND FORECLOSE
Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear **[Borrower Name]**,

This letter serves as formal notice that your mortgage loan is in default due to non-payment. According to our records, you have failed to make the required monthly payments starting from **[Date of First Missed Payment]**.

As of **[Current Date]**, the total amount required to cure this default is **$[Total Past Due Amount]**. This amount includes past due principal, interest, late fees, and any applicable costs.

Action Required:
To prevent the acceleration of your loan, you must pay the full amount of **$[Total Past Due Amount]** on or before **[Deadline Date - typically 30 days from notice]**. Payment must be made in certified funds (cashier's check or money order) and delivered to our office.

Failure to Cure Default:
If you fail to pay the full amount mentioned above by the specified deadline, **[Lender Name]** will exercise its right to:

- **Accelerate the Loan:** The entire remaining balance of your loan, including all principal, interest, and fees, will become immediately due and payable.
- **Commence Foreclosure:** We will initiate legal proceedings to foreclose on your property. This may result in the sale of your home at a public auction.

You have the right to reinstate your loan after acceleration and the right to assert the non-existence of a default or any other defense in a foreclosure proceeding.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at **[Phone Number]** to discuss potential alternatives to foreclosure, such as a loan modification, forbearance, or short sale.

Sincerely,

[Authorized Signatory Name/Department]
[Lender Name]
[Lender Address]
[Phone Number]