

[Date]

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

RE: NOTICE OF ACCELERATION AND NOTICE OF INTENT TO FORECLOSE

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to your failure to pay the required monthly installments for the following periods: [List Months of Delinquency].

As of [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 charges.

Pursuant to the terms of your Mortgage/Deed of Trust, you are hereby notified that the lender has elected to **ACCELERATE** the maturity of your loan. This means the entire unpaid principal balance of \$[Full Principal Balance], plus all accrued interest and fees, is now due and payable in full immediately.

To stop the foreclosure process, you must pay the total amount due of \$[Full Amount to Reinstate] by [Deadline Date]. Payment must be made by certified funds or wire transfer.

If you fail to cure this default by the date specified above, the lender will commence legal action to foreclose on the property. This may result in the loss of your home and a judgment against you for any deficiency.

If you have any questions or wish to discuss loss mitigation options (such as a loan modification, short sale, or deed-in-lieu), please contact our Loss Mitigation Department immediately at [Phone Number].

Sincerely,

[Your Name/Company Name]
[Title]
[Phone Number]