

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

[Date]

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

**RE: NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT**

Property Address: [Subject Property Address]  
Loan Number: [Loan Reference Number]

Dear [Borrower Name],

This law firm represents [Lender/Servicer Name] regarding the promissory note and mortgage/deed of trust executed by you on [Date of Original Loan].

As of the date of this letter, you are in default of your contractual obligations for failing to make required monthly payments. According to our records, your account is delinquent for the periods of [Dates of Default].

Pursuant to the terms of your Note and Security Instrument, [Lender Name] hereby exercises its right to **ACCELERATE** the balance of your loan. The entire unpaid principal balance, along with accrued interest, late fees, and legal costs, is now due and payable in full.

**TOTAL AMOUNT DUE AS OF [Date]: \$[Total Amount]**

You are hereby notified that unless the total amount specified above is paid in full to this office within [Number] days of the date of this notice, we have been instructed to commence formal foreclosure proceedings against the property. Any such action will seek the judicial or non-judicial sale of the property to satisfy the debt, which may result in your eviction and a judgment for any remaining deficiency.

Payment must be made via certified funds (cashier's check or wire transfer) payable to [Lender or Law Firm Name].

If you have filed for bankruptcy protection or have received a discharge in bankruptcy, this letter is for informational purposes only and is not an attempt to collect a debt against you personally.

Please contact our office at [Phone Number] if you have any questions or wish to discuss potential loss mitigation options that may still be available.

Sincerely,

[Attorney Signature]  
[Attorney Name]  
[Law Firm Name]