

[Date]

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

**RE: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Our records indicate that your mortgage forbearance period ended on [End Date]. Since that time, you have failed to resolve the past-due balance or enter into a formal repayment plan, loan modification, or deferral agreement.

As of [Date], your loan is in default. The total amount required to cure this default is \$[Total Past Due Amount], which includes principal, interest, taxes, insurance, and applicable late fees.

**TAKE NOTICE:** Pursuant to the terms of your Mortgage/Deed of Trust, the lender hereby exercises its right to accelerate the loan. If the full amount required to cure the default is not received by [Deadline Date], the lender will accelerate the entire remaining unpaid principal balance of \$[Total Remaining Principal Balance], plus accrued interest and costs, making the full amount immediately due and payable.

If you fail to cure the default by the date specified above, we will commence legal action to foreclose on the property without further notice to you.

To prevent acceleration and foreclosure, you must take one of the following actions immediately:

- Pay the full past-due amount listed above.
- Contact our Loss Mitigation Department at [Phone Number] to discuss workout options.
- Submit a complete Loss Mitigation Application.

If you are currently experiencing financial hardship, you may also seek assistance from a HUD-approved housing counselor by calling 1-800-569-4287.

Sincerely,

[Name of Servicer/Lender]  
[Department Name]  
[Contact Phone Number]