

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

Date: [Insert Date]

To: [Debtor Name]  
[Debtor Address]  
[City, State, Zip Code]

**RE: NOTICE OF DEFAULT, ACCELERATION OF DEBT, AND DEMAND FOR REPOSSESSION (REPLEVIN)**

Dear [Debtor Name],

This letter serves as formal notice that you are in default of your obligations under the [Title of Agreement, e.g., Loan Agreement/Security Agreement] dated [Date of Agreement] regarding the following described property (the "Collateral"):

[Detailed Description of Property: Make, Model, Year, Serial Number/VIN]

As of [Date], your account is delinquent in the amount of \$[Total Past Due Amount]. Due to your failure to cure this default, [Name of Creditor] hereby exercises its right to **ACCELERATE** the entire unpaid balance of your loan.

The total amount now due and owing, including principal, accrued interest, and late fees, is: **[\$Total Payoff Amount]**.

Demand is hereby made for the immediate payment of the full balance above. If payment is not received in full by [Deadline Date], we demand that you immediately surrender and make the Collateral available for repossession. You are instructed to contact [Name of Contact Person] at [Phone Number] to arrange a peaceful turnover of the property.

Failure to comply with this demand will result in [Name of Creditor] initiating legal action for Replevin to obtain a court order for the seizure of the Collateral. You may also be held liable for additional costs, including attorney fees, court costs, and any deficiency balance remaining after the sale of the Collateral.

Please govern yourself accordingly.

Sincerely,

[Signature]  
[Name of Sender/Representative]  
[Title]  
[Company Name]