

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

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

Re: NOTICE OF LOAN MATURITY AND DEMAND FOR IMMEDIATE PAYMENT

Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]
Maturity Date: [Insert Maturity Date]

Dear [Insert Borrower Name or Contact Person],

This letter serves as formal notice that the above-referenced commercial real estate loan held by [Insert Lender Name] ("Lender") matured on [Insert Maturity Date].

As of the date of this letter, the loan remains unpaid. The maturity of the loan has resulted in the entire unpaid principal balance, accrued interest, and all other applicable fees becoming immediately due and payable. Failure to pay the full amount constitutes a default under the terms of the Loan Agreement and Deed of Trust/Mortgage.

Demand is hereby made for the immediate payoff of the total outstanding balance as follows:

- Unpaid Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Charges/Default Interest: \$[Amount]
- Other Fees/Costs: \$[Amount]
- **TOTAL PAYOFF AMOUNT: \$[Total Amount]**

The Total Payoff Amount listed above is valid through [Insert Date]. Per diem interest will continue to accrue at the rate of \$[Amount] per day thereafter until the loan is paid in full.

Please remit the full balance via wire transfer using the following instructions:

Bank Name: [Insert Bank Name]
Routing Number: [Insert Routing Number]
Account Number: [Insert Account Number]
Reference: [Insert Loan Number/Borrower Name]

If full payment is not received by [Insert Deadline Date/Time], Lender reserves all rights and remedies available under the loan documents and applicable law, including, but not limited to,

the commencement of foreclosure proceedings against the property and seeking any available deficiency judgments.

Nothing contained in this letter shall be construed as a waiver of any of the Lender's rights or remedies, all of which are expressly reserved.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title]

[Lender Name/Company]

cc: [Insert Guarantor Name(s), if applicable]