

DATE: [Insert Date]
LOAN NUMBER: [Insert Loan Number]
PROPERTY ADDRESS: [Insert Property Address]

TO:
[Borrower Name]
[Co-Borrower Name]
[Mailing Address]
[City, State, Zip Code]

SUBJECT: NOTICE OF INTENT TO ACCELERATE

Dear [Borrower Name],

This letter serves as formal notice that your loan is in default for failure to pay the monthly installments due for the period(s) of [List Missed Payment Dates].

As of the date of this letter, the total amount required to cure this default is **\$(Insert Total Amount Due)**. This amount includes past due principal, interest, late charges, and any applicable fees.

To cure this default, you must pay the total amount due on or before **[Insert Deadline Date, e.g., 30 days from notice]**. Payments must be made in certified funds (cashier's check or money order) and delivered to the following address:

[Lender Name]
[Payment Address]
[City, State, Zip Code]

IMPORTANT NOTICE: If you do not cure the default by the date specified above, [Lender Name] intends to **accelerate** the loan. Acceleration means that the entire unpaid principal balance, along with all accrued interest and fees, will become immediately due and payable in full. If the loan is accelerated, foreclosure proceedings may be initiated to sell the property to satisfy the debt.

You have the right to reinstate the loan after acceleration and the right to assert in a court proceeding the non-existence of a default or any other defense to acceleration and sale.

If you have any questions or are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Name of Sender/Authorized Representative]
[Title]
[Lender Name]