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

Date: [Date]

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

Re: Notice of Default, Final Demand for Payment, and Intent to Accelerate Loan/Account

Account/Loan Number: [Account Number]

Dear [Debtor Name],

This letter serves as formal notice that you are in default of your obligations under the terms of the [Agreement/Note Name] dated [Date of Agreement].

As of the date of this letter, your account is past due in the amount of $[Amount Past Due]. This total includes past due principal, interest, and late fees.

**FINAL DEMAND FOR PAYMENT:** Demand is hereby made upon you to pay the total past due amount of $[Amount Past Due] on or before [Deadline Date, e.g., 10-30 days from date of letter]. Payment must be made in certified funds (cashier's check or money order) and delivered to the following address:

[Payment Delivery Address]
[City, State, Zip Code]

**NOTICE OF INTENT TO ACCELERATE:** If you fail to cure this default by paying the full past due amount by the deadline stated above, [Creditor Name] hereby provides notice of its intent to **accelerate** the entire remaining balance of the loan. Upon acceleration, the full unpaid principal balance, along with all accrued interest and fees, will become immediately due and payable in full without further notice.

Failure to cure this default may also result in further legal action, including but not limited to, the commencement of a lawsuit, repossession of collateral, or referral to a collection agency, which may impact your credit rating.

If you have already sent payment, please disregard this notice. If you wish to discuss a repayment plan, please contact our office immediately at [Phone Number].

Sincerely,

[Your Name/Signature]
[Title]
[Company Name]