

URGENT NOTICE OF MORTGAGE ACCELERATION

Date: [Date]

[Mortgagor Name]
[Property Address]
[City, State, Zip Code]

RE: Loan Number: [Your Loan Number]

Dear [Mortgagor Name],

This letter serves as formal notice that you are in default of your mortgage agreement for the property located at [Property Address]. Despite previous notifications regarding your past-due balance, the required payments have not been received.

NOTICE OF ACCELERATION: Due to your failure to cure the default, [Lender Name] hereby exercises its right to accelerate the maturity of your loan. The entire unpaid principal balance, plus accrued interest, late fees, and legal costs, is now due and payable in full immediately.

TOTAL AMOUNT DUE: \$[Total Balance Amount]

You have [Number of Days, e.g., 30] days from the date of this notice to pay the full amount stated above. Payment must be made via certified funds (cashier's check or wire transfer) to the following address:

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

Failure to pay the total amount due will result in the commencement of foreclosure proceedings to sell the property at public auction. If the property is sold for less than the amount owed, you may be held liable for a deficiency judgment.

If you believe this notice is in error or if you wish to discuss loss mitigation options (such as a short sale or deed-in-lieu of foreclosure), you must contact our Loss Mitigation Department immediately at [Phone Number].

Sincerely,

[Sender Name/Signature]
[Title]
[Lender Name]