

United States Department of Agriculture
Rural Development
[Local Office Address]
[City, State, Zip Code]

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

Re: NOTICE OF ACCELERATION OF YOUR DEBT TO THE RURAL HOUSING SERVICE
AND DEMAND FOR PAYMENT OF THAT DEBT

Dear [Borrower Name]:

PLEASE TAKE NOTICE that the United States of America, acting through the Rural Housing Service, United States Department of Agriculture (the "Agency"), is hereby accelerating the entire indebtedness now due the Agency under your Promissory Note and Real Estate Mortgage/Deed of Trust dated [Date of Mortgage].

This action is being taken because of your failure to comply with the terms of your agreement as follows:

- Failure to make installment payments as required. Total delinquency as of [Date] is \$[Amount].
- [Insert other violations if applicable, e.g., failure to pay real estate taxes/insurance].

The total unpaid balance of your loan is now due and payable in full. The amount required to pay your account in full as of [Date] is:

- Principal Balance: \$[Amount]
- Unpaid Interest: \$[Amount]
- Fees/Late Charges: \$[Amount]
- **Total Amount Due: \$[Amount]**

Daily interest will continue to accrue at the rate of \$[Amount] per day until the debt is paid in full. You must pay this total amount within 30 days of the date of this letter. Payments must be made by certified check, cashier's check, or money order payable to the "Rural Housing Service."

If you do not pay the full amount due by [Deadline Date], the Agency will proceed with foreclosure action to sell the property. You may also be liable for any deficiency if the sale proceeds do not cover the full debt.

Under federal law, you have the right to request an administrative appeal or a review of this decision. If you wish to appeal, you must submit a written request for a hearing to the National Appeals Division (NAD) at the following address within 30 days: [Insert NAD Address].

Sincerely,

[Signature]

[Name of Authorized Official]

[Title]

Rural Development