

United States Department of Agriculture
Rural Development

DATE: [Insert Date]

SUBJECT: NOTICE OF ACCELERATION OF YOUR DEBT AND NOTICE OF YOUR
RIGHT TO REQUEST AN ADMINISTRATIVE APPEAL HEARING

TO:

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

Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter notifies you that Rural Development is accelerating your loan(s). Because you have failed to comply with the terms of your promissory note and mortgage/deed of trust, the entire unpaid balance of your debt is now due and payable immediately.

The reason for this action is: [Insert Reason, e.g., Non-payment of installments, failure to pay real estate taxes].

YOUR RIGHT TO APPEAL

You have the right to appeal this decision to the National Appeals Division (NAD) of the USDA. If you believe our decision is incorrect, you may request a hearing before an impartial administrative judge.

To exercise this right, you must file a written request for a hearing no later than 30 days from the date you receive this letter. Your request should be sent to:

[Insert Regional National Appeals Division Office Address]

Your request for a hearing must include:

- A copy of this letter.
- A brief explanation of why you believe the decision is wrong.

OPTIONS TO CURE

You may stop the foreclosure process by paying the full amount you owe. As of the date of this letter, the amount required to pay your account in full is \$[Insert Amount]. This amount is subject to change based on daily interest accruals and additional fees.

If you do not take action to appeal or pay the debt in full by [Insert Date], Rural Development will proceed with foreclosure action to sell the property securing your loan.

Sincerely,

[Name of Authorized Official]

[Title]

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