

**DATE:** [Insert Date]

**FROM:**

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]  
[Phone Number]

**TO:**

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

**RE: NOTICE OF ACCELERATION OF MORTGAGE LOAN**

**Account Number:** [Insert Loan Account Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement. Despite previous notices regarding your past-due balance, you have failed to cure the default within the timeframe provided.

As a result of this continued default, [Lender Name] hereby exercises its right under the terms of your Promissory Note and Mortgage/Deed of Trust to **accelerate** the entire remaining balance of your loan. This means that the full amount of the loan is now due and payable immediately.

**Total Amount Due for Payoff:** \$[Insert Total Amount]

**Payment Deadline:** [Insert Date]

The total amount due includes the unpaid principal balance, accrued interest, late fees, and legal costs incurred to date. Please be advised that interest and additional costs will continue to accrue daily until the balance is paid in full.

Failure to pay the total amount due by the deadline stated above will result in the commencement of foreclosure proceedings against the property. Once foreclosure begins, your home may be sold at a public auction to satisfy the debt.

To prevent further action, please contact our Loss Mitigation Department at [Phone Number] immediately or submit the full payoff amount via certified funds to the address listed above.

Sincerely,

[Signature]  
[Name of Representative]

[Title]

[Lender Name]