[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Servicer Name]
[Lender/Servicer Address]
[City, State, Zip Code]

RE: Notice of Acceleration of In Rem Obligation Following Chapter 7 Discharge
Property Address: [Full Property Address]
Loan Account Number: [Your Account Number]
Bankruptcy Case Number: [Your Case Number]

To Whom It May Concern,

I am writing to formally notify you regarding the status of the above-referenced mortgage loan following my Chapter 7 bankruptcy discharge, granted on [Date of Discharge].

As you are aware, my personal liability for the underlying debt has been extinguished by the bankruptcy discharge. Consequently, you are permanently enjoined from attempting to collect this debt as a personal liability against me. This letter does not constitute an acknowledgement of personal liability or a reaffirmation of the debt.

Pursuant to the terms of the Security Instrument (Deed of Trust/Mortgage), I am hereby requesting that you exercise your right to **accelerate the in rem obligation** against the property. Due to the discharge of personal liability and the cessation of payments, the conditions for acceleration have been met. I am providing this notice to ensure that the statute of limitations for an in rem foreclosure action commences as of the date of this letter.

Please note that this letter is intended solely to address the lien against the property and the timeframe for any potential foreclosure proceedings. It is not an invitation to contact me for the purposes of collecting a discharged debt, which would violate the discharge injunction under 11 U.S.C. $ 524.

Please update your records to reflect that the in rem obligation is now accelerated. Any future communication regarding the property should be directed to [Me / My Attorney, Name and Contact Info].

Sincerely,

[Your Signature]

[Your Printed Name]