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

[Date]

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

RE: Notice of Default and Intent to Accelerate
Loan Number: [Insert Loan Number]
Bankruptcy Case Number: [Insert Case Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. According to our records, your account is past due for the following installments: [List months/years of missed payments].

As of the date of this letter, the total amount required to cure this default is $[Insert Total Arrearage Amount]. This amount includes past due principal, interest, late fees, and any applicable escrow shortages.

Bankruptcy Notice:
We acknowledge that you have previously received a discharge under Chapter [7/11/13] of the U.S. Bankruptcy Code. If your personal liability for this debt was discharged, this letter is not an attempt to collect a debt against you personally. It is being sent for informational purposes regarding the status of the lien against the property and the lender's intent to exercise its rights against the collateral (the property) only.

Acceleration of Debt:
Failure to cure the default by [Insert Deadline Date, e.g., 30 days from notice] will result in the acceleration of your loan. Acceleration means that the entire remaining unpaid principal balance, plus interest and costs, will become immediately due and payable in full. If the default is not cured, the lender will proceed with foreclosure actions to recover the property.

Your Rights:
You have the right to reinstate the loan after acceleration and the right to assert the non-existence of a default or any other defense in a foreclosure proceeding. Please contact our Loss Mitigation Department at [Phone Number] to discuss potential options such as a loan modification, short sale, or deed-in-lieu of foreclosure.

Sincerely,

[Name of Authorized Representative]
[Title]
[Lender/Servicer Name]