[Your Company Name/Lender Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Property Address Line 1]
[Property Address Line 2]

RE: NOTICE OF ACCELERATION OF LOAN MATURITY
Loan Account Number: [Account Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice regarding the status of your mortgage loan following your recent bankruptcy discharge under Chapter [7/13] of the United States Bankruptcy Code, Case No. [Case Number].

Please be advised that while your personal liability for the debt has been discharged, the mortgage lien remains valid and enforceable against the property. Due to the failure to cure the default as previously outlined in the Notice of Default dated [Date of Default Notice], [Lender Name] has elected to accelerate the maturity of the loan.

Total Amount Due for Payoff: $[Amount]
Payoff Deadline: [Date]

The entire unpaid principal balance, along with all accrued interest, late charges, and legal fees, is now due and payable in full. If the total amount is not received by the deadline stated above, we will proceed with the foreclosure process to recover the property as permitted by law.

IMPORTANT DISCLOSURES:

- **Bankruptcy Notice:** This letter is for informational purposes and is an exercise of the lien holder's rights against the property (in rem). It is not an attempt to collect a debt from you personally if the debt was discharged in bankruptcy.
- **Right to Reinstate:** You may have the right to reinstate the loan after acceleration depending on the terms of your mortgage documents and state law. Please contact our loss mitigation department at [Phone Number] to discuss your options.

Please direct all payments or inquiries to the address listed at the top of this letter.

Sincerely,

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