Date: [Insert Date]

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

Re: Notice of Loan Acceleration and Intent to Foreclose/Repossess

Account Number: [Insert Account Number]
Property/Collateral Address: [Insert Address if applicable]

Dear [Borrower Name],

Please be advised that [Lender Name] has noted the discharge of your personal liability regarding the above-referenced debt through your bankruptcy filing, Case No. [Insert Case Number].

While your personal liability for this debt has been discharged, the lien held by [Lender Name] against the collateral remains valid and enforceable. Our records indicate that the loan is currently in default due to non-payment.

NOTICE OF ACCELERATION: Due to the default, [Lender Name] hereby exercises its right to accelerate the remaining balance of the loan. The entire unpaid principal balance, plus accrued interest and fees, is now due and payable in full. The total amount required to satisfy the lien is $[Insert Amount].

If the total amount due is not paid by [Insert Deadline Date], [Lender Name] intends to proceed with legal action to enforce its security interest, which may include foreclosure of the property or repossession of the collateral.

IMPORTANT DISCLOSURE: This notice is for informational purposes to enforce a lien against property. It is not an attempt to collect a debt from you personally if the debt has been discharged in bankruptcy or is subject to an automatic stay. If you have received a discharge, you have no personal liability for this debt.

Please contact our Loss Mitigation Department at [Insert Phone Number] if you wish to discuss voluntary options, such as a deed-in-lieu or short sale.

Sincerely,

[Name of Representative]
[Title]
[Lender Name]