

Date: [Date]

To:

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

From:

[Lender/Servicer Name]

[Lender/Servicer Address]

[City, State, Zip Code]

RE: Notice of Breach and Intent to Accelerate

Account Number: [Account Number]

Property Address: [Property Address]

IMPORTANT NOTICE REGARDING YOUR BANKRUPTCY DISCHARGE:

Our records indicate that you have received a discharge under the U.S. Bankruptcy Code. This letter is not an attempt to collect a debt against you personally. It is a notice of a default regarding the lien held by [Lender Name] on the property located at the address listed above. This notice is sent for the sole purpose of enforcing the creditor's rights against the property (in rem).

1. Notice of Breach:

You are hereby notified that you are in breach of the terms of your [Note/Deed of Trust/Mortgage] because you have failed to make the required periodic payments. As of [Date], the total amount required to cure this default is \$[Amount].

2. Action Required to Cure:

To cure this breach, you must pay the total amount stated above by [Deadline Date - typically 30 days]. Payment must be made in certified funds to the address listed in this letter.

3. Notice of Acceleration:

Failure to cure the breach on or before the date specified above may result in the acceleration of the sums secured by the Security Instrument. This means the entire remaining balance of the loan will become due and payable immediately, and foreclosure proceedings may be initiated to sell the property.

4. Right to Reinstate:

Even after acceleration, you may have the right to reinstate the loan under the terms of your original agreement or according to state law. You also have the right to assert the non-existence of a default or any other defense in a foreclosure proceeding.

5. Contact Information:

If you wish to discuss loss mitigation options or have questions regarding this notice, please contact our Loss Mitigation Department at [Phone Number].

Sincerely,

[Name of Authorized Representative]

[Title]

[Lender/Service Name]