DATE: [Insert Date]

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

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

RE: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE
Loan Account Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

Records indicate that on [Date of Discharge], you received a discharge under Chapter 13 of the United States Bankruptcy Code. Please be advised that while your personal liability for the debt may have been discharged, the mortgage lien remains a valid encumbrance against the property.

Our records show that the default in your mortgage payments, which began on [Date of Default], has not been cured following the completion of your bankruptcy plan. As of the date of this letter, the total amount required to bring the loan current is $[Total Arrearage Amount].

NOTICE OF ACCELERATION: Due to your failure to cure the default, [Lender Name] hereby exercises its option to accelerate the maturity of the promissory note. The entire unpaid principal balance of $[Principal Balance], plus accrued interest, late fees, and legal costs, is now due and payable in full.

To prevent further legal action, you must pay the total payoff amount of $[Total Payoff Amount] by [Deadline Date]. Payment must be made via certified funds or cashier's check.

If full payment is not received by the date specified above, we will proceed with the foreclosure process to recover the property in accordance with state law.

IMPORTANT NOTICE: If you are currently in an active bankruptcy or if you have received a discharge, this letter is intended for informational purposes regarding the lien against the property and does not constitute an attempt to collect a debt against you personally.

Sincerely,

[Authorized Signature]
[Title]
[Lender/Servicer Name]