Date: [Insert Date]

From:
[Lienholder Name]
[Address]
[City, State, Zip Code]

To:
[Property Owner Name]
[Address]
[City, State, Zip Code]

RE: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE

Property Address: [Insert Property Address]
Account Number: [Insert Account Number]
Bankruptcy Case Number: [Insert Case Number]

Dear [Property Owner Name],

Our records indicate that you have received a discharge in your Chapter [7/13] bankruptcy proceedings. Please be advised that while your personal liability for the underlying debt has been discharged, the valid lien against the property located at [Insert Property Address] remains in full force and effect.

As of [Insert Date], your account remains in default. Due to the continued failure to make required payments, [Lienholder Name] hereby exercises its right to **accelerate** the full balance of the remaining debt secured by the property.

Total Amount Due: $[Insert Total Amount]
Deadline for Payment: [Insert Date]

Failure to pay the full amount stated above or to reach an acceptable loss mitigation agreement by the deadline will result in the commencement of foreclosure proceedings to satisfy the lien against the property.

If you intend to surrender the property or wish to discuss alternatives to foreclosure, such as a deed-in-lieu or short sale, please contact our office immediately at [Insert Phone Number].

NOTICE: This letter is an attempt to enforce a security interest against the property and any information obtained will be used for that purpose. This is not an attempt to collect a debt from you personally if the debt was discharged in bankruptcy.

Sincerely,

[Authorized Signature]
[Printed Name and Title]
[Lienholder Name]