

DATE: [Insert Date]

SENT VIA: [Insert Method, e.g., Certified Mail / Return Receipt Requested]

TO: The Estate of [Insert Deceased Borrower Name]

ATTENTION: [Insert Name of Executor/Administrator/Heirs, if known]

ADDRESS: [Insert Address]

RE: NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

To the Executor, Administrator, or Representative of the Estate:

Our records indicate that the above-referenced loan is in default due to non-payment. Following the death of [Insert Deceased Borrower Name], the account has not been brought current, and the required monthly installments have not been received for the period beginning [Insert Date of First Missed Payment].

NOTICE OF ACCELERATION: Due to this ongoing default, [Insert Lender/Company Name] hereby exercises its right under the terms of the Note and Deed of Trust/Mortgage to **accelerate** the entire remaining balance of the loan.

The total amount now due and owing to satisfy the debt in full is as follows:

- Principal Balance: \$[Insert Amount]
- Accrued Interest: \$[Insert Amount]
- Late Charges/Fees: \$[Insert Amount]
- **TOTAL PAYOFF AMOUNT: \$[Insert Total Amount]**

This total amount must be paid by [Insert Deadline Date] to prevent further legal action. Failure to pay the full accelerated balance may result in the commencement of foreclosure proceedings against the property.

Please contact our Loss Mitigation Department at [Insert Phone Number] to discuss any available options, such as a short sale, deed-in-lieu of foreclosure, or to provide documentation regarding a successor-in-interest.

If you have already filed for probate or if an administrator has been appointed, please provide our office with the relevant court documentation and contact information for the Estate's legal counsel.

Sincerely,

[Insert Name/Department]
[Insert Lender/Company Name]
[Insert Contact Phone Number]

DISCLAIMER: This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.