

DATE: [Insert Date]

TO: [Name of Executor/Personal Representative]
Estate of [Name of Deceased]
[Executor Address]
[City, State, Zip Code]

RE: Notice of Mortgage Acceleration

Property Address: [Insert Property Address]
Loan Account Number: [Insert Loan Number]

Dear [Name of Executor],

This letter serves as formal notification that the mortgage loan associated with the above-referenced property is in default following the death of the borrower, [Name of Deceased], and the subsequent failure to meet payment obligations.

As of [Date], the total amount required to cure the default is \$[Amount]. Because this amount has not been paid within the required timeframe, [Lender Name] is hereby exercising its right to **accelerate** the loan. This means the entire remaining unpaid principal balance, plus accrued interest and fees, is now due and payable in full immediately.

Total Amount Due: \$[Total Payoff Amount]
Deadline for Payment: [Date]

Please be advised that if the total amount due is not received by the deadline stated above, we will initiate foreclosure proceedings against the property. This may result in the sale of the property to satisfy the debt.

As the Executor of the Estate, you may have the right to prevent foreclosure by:

- Paying the full accelerated balance.
- Selling the property to pay off the debt.
- Providing a Deed in Lieu of Foreclosure.

Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss the Estate's intentions or to provide proof of funds. All checks should be made payable to [Lender Name] and sent to [Payment Address].

Sincerely,

[Name of Sender/Representative]
[Title]
[Lender Name]