

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Insert Date]  
Re: Loan Number: [Insert Loan Number]  
Deceased Borrower: [Insert Full Name of Deceased]  
Property Address: [Insert Property Address]

To: The Estate of [Insert Name of Deceased]  
Attn: Executor/Administrator/Heirs at Law  
[Insert Mailing Address]

**NOTICE OF ACCELERATION AND FINAL DEMAND FOR PAYMENT**

To Whom It May Concern:

This letter serves as formal notice that the above-referenced loan is in default following the death of the borrower on [Insert Date of Death]. Under the terms of the Note and Deed of Trust/Mortgage, the balance of the loan has become due and payable in full.

As of [Insert Date], the total amount required to satisfy the debt is as follows:

- Principal Balance: \$[Insert Amount]
- Accrued Interest: \$[Insert Amount]
- Late Fees/Costs: \$[Insert Amount]
- **Total Payoff Amount: \$[Insert Total Amount]**

**DEMAND IS HEREBY MADE** for the immediate payment of the Total Payoff Amount. You have until [Insert Date - typically 30 days] to remit these funds in full via certified check or wire transfer.

Failure to satisfy this debt or provide a credible plan for the sale of the property or refinancing of the debt by the aforementioned date will result in the commencement of foreclosure proceedings to recover the collateral. This action may be taken without further notice to the Estate.

Please contact our Loss Mitigation Department at [Insert Phone Number] immediately to discuss the Estate's intentions regarding the property.

Sincerely,

[Insert Name/Authorized Signatory]  
[Insert Lender/Lienholder Name]  
[Insert Contact Information]

*This is an attempt to collect a debt, and any information obtained will be used for that purpose.*