

**DATE:** [Insert Date]

**TO:**

The Estate of [Insert Deceased Borrower Name]  
[Insert Property Address]  
[Insert City, State, Zip Code]

**VIA:** [Certified Mail / First Class Mail]

**RE: NOTICE OF INTENT TO ACCELERATE AND NOTICE OF DEFAULT**

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

To the Heirs, Devisees, or Personal Representative of the Estate of [Insert Deceased Borrower Name]:

This letter serves as formal notice that the mortgage loan associated with the above-referenced property is in default. This default has occurred due to the non-payment of monthly installments required under the terms of the Note and Deed of Trust/Mortgage dated [Insert Original Loan Date].

**Total Amount Required to Cure Default:** \$[Insert Amount]  
**Deadline to Cure Default:** [Insert Date - typically 30 days from notice]

If the total amount required to cure this default is not received by the deadline stated above, [Insert Lender Name] intends to **ACCELERATE** the loan. Acceleration means the entire unpaid principal balance, plus all accrued interest and fees, will become immediately due and payable in full.

If the account is accelerated, [Insert Lender Name] will commence foreclosure proceedings to sell the property at a public auction to satisfy the debt. Any such action may result in the loss of the property.

Please be advised that as a successor-in-interest, heir, or representative of the estate, you may have rights to assume the loan, sell the property, or pursue loss mitigation options. We encourage you to contact our Default Management Department immediately at [Insert Phone Number] to discuss the status of this account.

Payments should be made payable to [Insert Lender Name] and sent to the following address:

[Insert Payment Address]  
[Insert City, State, Zip Code]

Sincerely,

[Insert Name/Department]  
[Insert Lender Name]