

[Date]

[Recipient Name/Estate of deceased]

[Recipient Address]

[City, State, Zip Code]

**RE: Notice of Acceleration of Mortgage Loan Balance**

**Loan Number:** [Loan Number]

**Property Address:** [Property Address]

**Deceased Borrower:** [Name of Deceased]

Dear [Recipient Name/Executor/Heirs]:

We wish to express our condolences for your loss. This letter serves as formal notice regarding the mortgage loan associated with the property listed above.

Due to the passing of [Name of Deceased] on [Date of Death], a default has occurred under the terms of the Note and Deed of Trust/Mortgage. Specifically, the transfer of interest resulting from the borrower's death has triggered the "Due-on-Sale" or "Transfer" clause, and/or the required monthly payments have not been maintained.

**As a result, [Lender Name] hereby exercises its right to accelerate the entire unpaid balance of the loan.**

The total amount now due and owing is as follows:

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

This total amount must be paid in full by [Deadline Date]. If the balance is not paid by this date, we will proceed with further legal action, which may include the initiation of foreclosure proceedings to recover the debt through the sale of the property.

If you are the legal heir or successor in interest, you may have options to avoid foreclosure, such as:

- Assuming the mortgage loan (if eligible).
- Selling the property to satisfy the debt.
- Refinancing the loan into your own name.

Please contact our Loss Mitigation Department immediately at [Phone Number] to discuss your intentions for the property or to provide proof of legal heirship.

Sincerely,

[Name of Representative]

[Title]

[Lender Name]