

[Date]

[Lender/Servicer Name]

[Attn: Loss Mitigation/Foreclosure Department]

[Street Address]

[City, State, Zip Code]

RE: Notice of Property Debt Acceleration and Intent to Resolve

Loan Number: [Insert Loan Number]

Property Address: [Insert Full Property Address]

Deceased Borrower: [Insert Name of Deceased]

To Whom It May Concern,

I am writing to you as the surviving heir and successor-in-interest to the property located at the address referenced above. I am in receipt of your notice regarding the acceleration of the debt following the passing of [Name of Deceased] on [Date of Death].

Please be advised that I am currently in the process of resolving the estate and intend to address the outstanding balance on the mortgage. As a protected successor-in-interest under the Consumer Financial Protection Bureau (CFPB) guidelines, I am requesting the following information to facilitate the transition and prevent foreclosure:

- A formal payoff statement valid for 30 days.
- A complete account history and breakdown of all fees, interest, and principal owed.
- Information regarding loss mitigation options, including loan assumption or repayment plans.
- A list of required documentation to verify my status as the legal heir.

I request a temporary stay on any foreclosure proceedings while I finalize the probate/heirship process and secure financing to satisfy the debt. Please direct all future correspondence regarding this account to my attention at the address listed below.

Thank you for your prompt cooperation in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Mailing Address]

[Your Phone Number]

[Your Email Address]