

[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**RE: NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT**

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

Dear [Borrower Name],

Our records indicate that your forbearance period expired on [Forbearance End Date]. As of the date of this letter, you have failed to cure the default on your mortgage loan or enter into a formal loss mitigation agreement (such as a loan modification, repayment plan, or extension) to resolve the total amount past due.

**NOTICE OF ACCELERATION**

Because you have failed to satisfy the terms of your Promissory Note and Deed of Trust/Mortgage, the Lender hereby exercises its option to **ACCELERATE** the entire unpaid balance of your loan. The full amount of principal, interest, late charges, and legal fees is now due and payable in full immediately.

**DEMAND FOR PAYMENT**

To prevent further legal action, including the commencement of foreclosure proceedings, you are required to pay the following total amount by [Deadline Date]:

- Unpaid Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Charges and Fees: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

Payment must be made by certified funds (cashier's check or money order) and delivered to the address listed below.

Failure to pay the total amount due by the deadline stated above will result in the referral of this account to an attorney to initiate a foreclosure sale of the property. Once foreclosure begins, additional legal fees and costs will be added to your debt.

If you have any questions or wish to discuss any final options to avoid foreclosure, please contact our Loss Mitigation Department immediately at [Phone Number].

Sincerely,

[Name of Authorized Representative]  
[Lender/Service Name]  
[Contact Information]

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THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.