

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

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

Re: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE

Loan Number: [Insert Loan Number]
Property Address: [Insert Legal Property Address]
Original Loan Amount: [Insert Amount]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your obligations under the Promissory Note and Deed of Trust/Mortgage associated with the above-referenced investment property. This default is the result of your failure to pay the required installments due for the period(s) of [Insert Dates of Missed Payments].

Pursuant to the terms of the Loan Agreement, the Lender hereby exercises its right to **ACCELERATE** the entire unpaid balance of your loan. As of the date of this letter, the total amount due and owing is as follows:

- Unpaid Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Charges and Fees: \$[Amount]
- Legal/Administrative Costs: \$[Amount]
- **TOTAL PAYOFF AMOUNT: \$[Total Amount]**

Please be advised that the Lender has initiated formal foreclosure proceedings against the property. This process may result in the public sale of the property to satisfy the debt.

To stop the foreclosure process, you must pay the Total Payoff Amount listed above in certified funds by no later than [Insert Deadline Date/Time]. Payments should be delivered to:

[Lender/Law Firm Name]
[Payment Address]
[City, State, Zip Code]

If full payment is not received by the specified deadline, the Lender will proceed with the foreclosure sale without further notice to you, as permitted by law and the loan documents. This action may also result in a deficiency judgment against you if the sale proceeds are insufficient to cover the debt.

For inquiries regarding this notice or to request a formal payoff statement, please contact [Name/Department] at [Phone Number].

Sincerely,

[Signature]

[Printed Name]

[Title]

[Lender Name/Company Name]