

**DATE:** [Insert Date]

**TO:**

[Borrower Name]

[Borrower Mailing Address]

[City, State, Zip Code]

**RE: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE**

**Property Address:** [Investment Property Address]

**Loan Number:** [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage agreement regarding the investment property located at the address referenced above. Specifically, you have failed to maintain current property tax payments as required by the terms of your Security Instrument.

Our records indicate that the following property taxes are delinquent:

- Tax Year/Period: [Insert Year]
- Amount Due: \$[Insert Amount]
- Taxing Authority: [Insert County/City Office]

Under the terms of your Mortgage/Deed of Trust, the failure to pay property taxes constitutes a default. Because this default has not been cured, **[Lender Name] hereby elects to accelerate the maturity of your loan.**

The total outstanding balance of your loan is now due and payable in full immediately. The payoff amount required to satisfy this debt is:

**TOTAL PAYOFF AMOUNT: \$[Insert Total Balance]**

*(This amount includes principal, accrued interest, and late fees through the date of this letter.)*

Failure to pay the total payoff amount or provide proof of paid property taxes by [Insert Deadline Date] will result in the commencement of foreclosure proceedings to sell the property at public auction.

Please contact our Loss Mitigation Department at [Insert Phone Number] immediately if you wish to discuss payment or potential alternatives to foreclosure.

Sincerely,

[Authorized Signatory Name]

[Lender Name/Company Name]

[Lender Address]