

**DATE:** [Insert Date]

**TO:**

[Borrower Name]

[Borrower Mailing Address]

[City, State, Zip Code]

**PROPERTY ADDRESS:** [Insert Investment Property Address]

**LOAN NUMBER:** [Insert Loan Number]

**NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property referenced above. As of the date of this letter, your account is past due.

**1. Nature of Default:** You have failed to make the required monthly payments as agreed upon in the Promissory Note and Deed of Trust/Mortgage. Specifically, you have failed to pay the installments due for [List Months of Non-Payment].

**2. Action Required to Cure:** To cure this default, you must pay the total past due amount of \$[Insert Total Amount Due], which includes late fees and any applicable penalties, no later than [Insert Deadline Date, e.g., 30 days from notice].

**3. Intent to Accelerate:** If you fail to cure the default by the deadline stated above, [Lender Name] intends to exercise its right to **accelerate** the loan. Acceleration means the entire unpaid principal balance, plus all accrued interest and costs, will become immediately due and payable in full.

**4. Foreclosure Proceedings:** If the loan is accelerated and the full balance is not paid, [Lender Name] will commence legal proceedings to foreclose upon the property. This may result in the sale of the property to satisfy the debt.

Please send the total amount due to the following address:

[Lender Name/Payment Processing Address]

[Address Line 1]

[City, State, Zip Code]

If you have already sent this payment, please contact our office immediately at [Phone Number] to provide the tracking information.

Sincerely,

[Your Name/Company Name]  
[Title]  
[Phone Number]