DATE: [Insert Date]

TO:
[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: NOTICE OF ACCELERATION AND INTENT TO FORECLOSE
Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property located at the address listed above. As of [Insert Date], you have failed to pay the required monthly installments, resulting in a total delinquency of $[Insert Total Amount Past Due].

Pursuant to the terms of your Promissory Note and Deed of Trust/Mortgage, the Lender hereby exercises its right to **ACCELERATE** the loan. This means that the entire unpaid principal balance of $[Insert Principal Balance], plus accrued interest, late fees, and legal costs, is now due and payable in full immediately.

NOTICE OF INTENT TO FORECLOSE

If the full amount required to reinstate or payoff the loan is not received by [Insert Deadline Date], the Lender will initiate formal foreclosure proceedings. This action may result in the sale of your property at a public auction to satisfy the debt.

To stop this process, you must pay the following amount by the deadline stated above:

- Past Due Principal and Interest: $[Amount]
- Late Charges: $[Amount]
- Legal Fees/Costs: $[Amount]
- **TOTAL AMOUNT TO CURE: $[Total Amount]**

Payments must be made via certified funds (cashier's check or money order) and delivered to:

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

If you are experiencing financial hardship, you may be eligible for loss mitigation options such as a loan modification, short sale, or deed-in-lieu of foreclosure. Please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Your Name/Representative Name]
[Company Name]
[Title]

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