DATE: [Current Date]

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

RE: FINAL NOTICE PRIOR TO ACCELERATION OF LOAN

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

Dear [Borrower Name],

This letter serves as formal notice that your loan is in default due to non-payment. As of the date of this letter, you have failed to make the required monthly payments for the following periods: [List Months/Dates].

To cure this default and prevent the acceleration of your loan, you must pay the total past due amount listed below:

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

Deadline for Payment: This total amount must be received by [Lender Name] no later than [Deadline Date, e.g., 30 days from notice].

If you fail to cure the default by the deadline stated above, [Lender Name] will **accelerate** the loan. Acceleration means that the entire unpaid principal balance, along with all accrued interest and fees, will become immediately due and payable in full. If the loan is accelerated, we will commence legal action to foreclose upon the property.

You have the right to reinstate the loan after acceleration and the right to assert the non-existence of a default or any other defense in a foreclosure proceeding, depending on the laws of your state.

Please send your certified funds or cashier's check made payable to [Lender Name] to the following address:

[Payment Mailing Address]
[City, State, Zip Code]

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Phone Number] to discuss potential alternatives to foreclosure.

Sincerely,

[Your Name/Authorized Representative]
[Company Name]