

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

[Borrower Name(s)]
[Borrower Address]
[City, State, Zip Code]

RE: NOTICE OF ACCELERATION OF MORTGAGE DEBT

Loan Number: [Account Number]

Property Address: [Property Address]

Dear [Borrower Name(s)],

This letter serves as formal notice that [Lender Name] has become aware of a transfer of interest in the property located at [Property Address] to a third party without the prior written consent of the Lender.

Under the terms of your Mortgage/Deed of Trust, specifically the "Due-on-Sale" clause, the Lender has the right to require immediate payment in full of all sums secured by the Security Instrument if all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent.

As a result of this unauthorized transfer, [Lender Name] hereby exercises its option to accelerate the mortgage debt. The entire unpaid principal balance, along with accrued interest and any other fees, is now due and payable immediately.

Total Amount Due: \$[Amount]

Payment Deadline: [Date]

Failure to pay the total amount due by the date specified above may result in the commencement of foreclosure proceedings to recover the debt through the sale of the property.

To prevent further action, please remit the full balance or contact our Loss Mitigation Department at [Phone Number] to discuss any potential remedies or to provide proof that the transfer falls under a protected legal exemption.

Sincerely,

[Authorized Signature]
[Name and Title]
[Lender Name]