**NOTICE OF ACCELERATION OF MORTGAGE LOAN**

Date: [Insert Date]

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

RE: Mortgage Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are in breach of your mortgage contract dated [Insert Date of Original Mortgage] regarding the property located at [Insert Property Address].

Specifically, you have failed to cure the default previously notified to you in the Notice of Default sent on [Insert Date of Default Notice]. As of the date of this letter, the total amount required to bring your account current has not been received.

**NOTICE OF ACCELERATION:**

Pursuant to the terms of your Promissory Note and Deed of Trust/Mortgage, the Lender hereby exercises its option to **ACCELERATE** the maturity of your loan. The entire unpaid principal balance, along with all accrued interest, late fees, and legal costs, is now due and payable in full immediately.

The total amount required to satisfy the loan in full is as follows:

- Unpaid Principal Balance: $[Amount]
- Accrued Interest: $[Amount]
- Late Charges: $[Amount]
- Escrow Shortage/Advances: $[Amount]
- Legal Fees/Costs: $[Amount]
- **TOTAL AMOUNT DUE: $[Total Amount]**

Please be advised that if the total amount due is not received by [Insert Deadline Date], the Lender will initiate foreclosure proceedings to sell the property at a public auction to satisfy the debt. This may result in the loss of your home and a deficiency judgment against you, where permitted by law.

Payment must be made via certified funds (Cashier's Check or Wire Transfer) made payable to [Insert Lender/Servicer Name].

If you have any questions or wish to discuss potential alternatives to foreclosure, such as a short sale or deed-in-lieu, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Name of Authorized Representative]
[Title]
[Lender/Servicer Name]