DATE: [Current Date]

FROM:
[Lender Name/Mortgage Servicer]
[Department Name]
[Address]
[City, State, Zip Code]

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

RE: NOTICE OF ACCELERATION OF MORTGAGE LOAN
Account Number: [Loan Number]
Property Address: [Full Property Address]

Dear [Borrower Name(s)],

This letter serves as formal notice that you have failed to cure the default on your mortgage loan as required by the "Notice of Default" sent to you on [Date of Original Default Notice].

Under the terms of your Promissory Note and Security Instrument (Mortgage/Deed of Trust), the Lender has elected to exercise its right to **ACCELERATE** the maturity of your loan. This means the entire unpaid principal balance, along with all accrued interest and late fees, is now due and payable in full immediately.

As of [Date], the total amount required to pay off your loan in full is:

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

Please be advised that partial payments will no longer be accepted. To stop further legal action, you must remit the Total Payoff Amount listed above by [Deadline Date]. Payment must be made via certified funds, cashier's check, or wire transfer.

Failure to pay the full amount by the deadline will result in the commencement of foreclosure proceedings to sell the property at a public auction to satisfy the debt. You may also be held responsible for any legal fees and costs incurred during the foreclosure process.

If you have any questions regarding this notice or wish to request a formal payoff statement, please contact our Loss Mitigation Department at [Phone Number].

Sincerely,

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