

URGENT: NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT

Date: [Insert Date]

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

RE: Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

Notice is hereby given that [Lender Name] ("Lender") has determined that a transfer of interest in the above-referenced property has occurred without the prior written consent of the Lender. This transfer constitutes a violation of the "Due on Sale" clause set forth in Section [Insert Section Number] of your Deed of Trust/Mortgage agreement.

Pursuant to the terms of the loan documents, the Lender hereby exercises its option to accelerate the entire unpaid balance of the loan. As a result, the full amount of the remaining principal, accrued interest, and any other fees or charges are now due and payable immediately.

Total Amount Due: \$[Insert Amount]
Payment Deadline: [Insert Date]

To prevent further legal action, including the commencement of foreclosure proceedings, you must remit the total amount due to the address listed below by the deadline stated above.

Please send certified funds to:
[Lender Name/Department]
[Payment Address]
[City, State, Zip Code]

If you believe this acceleration is in error, or if you wish to request a rescission of the transfer to restore the loan to its original terms, you must contact our Loss Mitigation department immediately at [Insert Phone Number].

Failure to respond to this notice will result in the matter being referred to legal counsel for foreclosure.

Sincerely,

[Authorized Signature]
[Printed Name]
[Title]
[Lender Name]