

NOTICE OF LOAN ACCELERATION AND HTML DEMAND FOR PAYMENT

Date: [Insert Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Mortgage Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

You are hereby notified that you are in default of your Mortgage Note and Security Instrument for failure to pay the required monthly installments. On [Date of Notice of Default], a Notice of Default was sent to you providing an opportunity to cure this breach.

As of the date of this letter, you have failed to pay the full amount necessary to cure the default. Consequently, [Lender Name] hereby exercises its option to **ACCELERATE** the maturity of the Loan.

The entire unpaid principal balance, accrued interest, and all other fees and charges are now due and payable in full immediately.

The total amount required to pay off the loan as of [Date] is as follows:

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

Please be advised that if the Total Amount Due is not received by [Deadline Date], we will initiate legal proceedings to foreclose upon the property. Foreclosure may result in the loss of your home and a deficiency judgment against you.

Payment must be made via certified funds or wire transfer. For specific payoff instructions or to discuss available loss mitigation options, please contact our Loss Mitigation Department at [Phone Number] immediately.

Sincerely,

[Name of Authorized Signer]

[Title]

[Lender/Service Name]

*THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.*