

[Sender's Name/Financial Institution]
[Address]
[City, State, Zip Code]
[Date]

[Borrower's Name]
[Property Address]
[City, State, Zip Code]

RE: Notice of Unauthorized Property Transfer and Acceleration of Loan

Loan Number: [Loan Number]

Dear [Borrower's Name],

It has come to our attention that the property securing the above-referenced loan has been transferred or sold to a third party without the prior written consent of [Lender Name].

Pursuant to the terms of your Promissory Note and Deed of Trust/Mortgage (specifically the "Due-on-Sale" clause), the lender reserves the right to require immediate payment in full of all sums secured by the Security Instrument if any interest in the property is sold or transferred without the lender's prior written consent.

Because this unauthorized transfer constitutes a default under the terms of your loan agreement, **[Lender Name] hereby exercises its option to accelerate the loan.**

Total Amount Due Immediately: \$[Total Balance]
Payoff Deadline: [Date]

Failure to remit the full balance by the date indicated above may result in further legal action, including the initiation of foreclosure proceedings to recover the debt. If you believe this transfer is exempt under the Garn-St Germain Depository Institutions Act of 1982, or if you have documentation showing the transfer was authorized, please provide such evidence to our office immediately.

Please contact our Loss Mitigation Department at [Phone Number] if you wish to discuss potential remedies or the reinstatement of your loan.

Sincerely,

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