

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

[Attorney Name/Law Firm]  
[Address Line 1]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

**RE: NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT**

**Debtor:** [Debtor Name]  
**Creditor:** [Creditor Name]  
**Account/Loan Number:** [Account Number]  
**Property Address (if applicable):** [Property Address]

To [Debtor Name],

This law firm represents [Creditor Name] regarding the above-referenced matter. You are hereby notified that you are in default under the terms of the [Promissory Note/Contract/Agreement] dated [Date of Original Agreement].

As of the date of this letter, you have failed to cure the default previously noticed on [Date of Default Notice]. Pursuant to the terms of the Agreement and [Cite Applicable State Statute, e.g., Texas Property Code Section 51.002], [Creditor Name] hereby exercises its option to **ACCELERATE** the maturity of the entire unpaid balance of the debt.

**DEMAND IS HEREBY MADE** for the immediate payment of the full accelerated balance, calculated as follows:

- Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Fees/Penalties: \$[Amount]
- Attorney's Fees: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

Payment must be made in certified funds (cashier's check or wire transfer) payable to "[Creditor Name or Law Firm Trust Account]" and delivered to this office no later than [Number] days from the date of this letter.

Failure to remit the full amount demanded will result in [Creditor Name] pursuing all available legal remedies to collect this debt, which may include filing a lawsuit, seeking a judgment, or initiating foreclosure proceedings against the collateral property.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

Sincerely,

[Attorney Signature]

[Attorney Printed Name]

[Law Firm Name]