

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

Date: [Insert Date]

**TO (Borrower):**

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

**TO (Guarantor, if applicable):**

[Guarantor Name]  
[Guarantor Address]

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

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice regarding the above-referenced commercial mortgage loan. Reference is made to that certain [Promissory Note/Mortgage/Deed of Trust] dated [Original Loan Date] in the original principal amount of \$[Amount].

You were previously notified via a Notice of Default dated [Date of Default Letter] that you were in breach of your loan obligations due to [State Default, e.g., failure to make monthly payments]. As of the date of this letter, you have failed to cure said default within the required time period.

**NOTICE OF ACCELERATION:**

Pursuant to the terms of the Loan Documents, [Lender Name] (the "Lender") hereby exercises its option to **ACCELERATE** the entire unpaid balance of the loan. The total amount now due and payable in full is as follows:

- Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Charges: \$[Amount]
- Prepayment Premium/Exit Fees: \$[Amount]
- Attorney Fees and Costs: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

Demand is hereby made for the immediate payment of the Total Amount Due. Please remit payment via wire transfer or certified funds to the following address: [Insert Payment Instructions].

Failure to pay the full amount by [Deadline Date] will result in the Lender initiating legal proceedings to enforce its rights, which may include foreclosure of the property, the appointment of a receiver, and/or legal action against any guarantors without further notice.

This letter is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,

[Name of Authorized Representative]

[Title]

[Lender Name / Law Firm Name]

CC: [List any additional parties/counsel]