

**DATE:** [Insert Date]

**SENT VIA:** [Certified Mail / First Class Mail]

**LOAN NUMBER:** [Insert Loan Number]

**PROPERTY ADDRESS:** [Insert Property Address]

**BORROWER(S):**

[Insert Borrower Names]

[Insert Mailing Address]

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# NOTICE OF INTENT TO ACCELERATE

Dear [Insert Borrower Name(s)],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property located at [Insert Property Address]. Our records indicate that your loan is delinquent for the following period: [Insert Date of Default].

## 1. AMOUNT REQUIRED TO CURE THE DEFAULT

As of the date of this letter, the total amount required to bring your loan current is: **\$(Insert Total Amount Due)**. This amount includes past due principal and interest, late charges, and any applicable fees.

## 2. DEADLINE TO CURE

You must pay the full amount stated above no later than **[Insert Date - minimum 30 days from notice]**. Payments must be made via [Insert Accepted Payment Methods, e.g., Certified Funds/Cashier's Check].

## 3. CONSEQUENCES OF FAILURE TO CURE

If you do not pay the full amount by the deadline specified above, [Insert Lender Name] will proceed to **ACCELERATE** the maturity of your loan. This means the entire unpaid balance of your loan, including principal, interest, and costs, will become immediately due and payable in full without further notice.

## 4. FORECLOSURE PROCEEDINGS

Failure to cure the default will result in the commencement of foreclosure proceedings to sell the property. This may result in the loss of your home and may negatively impact your credit rating.

## 5. YOUR RIGHT TO REINSTATE

Even after acceleration, you may have the right to reinstate your loan under the terms of your Security Instrument and applicable state law. You also have the right to assert in a court proceeding the non-existence of a default or any other defense you may have to acceleration and foreclosure.

## **6. CONTACT INFORMATION**

If you have questions or wish to discuss loss mitigation options, please contact our Customer Service Department at [Insert Phone Number].

Sincerely,

[Insert Lender/Service Name]

[Insert Department Name]

[Insert Address]