

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

**Date:** [Insert Date]

**Account Number:** [Insert Account Number]

**Total Amount Due:** \$[Insert Total Balance]

**TO:**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**FROM:**

[Creditor/Law Firm Name]

[Address]

[City, State, Zip Code]

**NOTICE OF ACCELERATION AND DEMAND FOR PAYMENT**

Notice is hereby given that you are in default under the terms of your [Note/Agreement] dated [Date of Agreement] for failure to make required payments. As of the date of this letter, the amount required to cure this default is \$[Insert Arrearage Amount].

Pursuant to the terms of the Agreement, [Creditor Name] hereby exercises its option to **ACCELERATE** the maturity of the debt. The entire unpaid principal balance, plus accrued interest, late fees, and costs, is now due and payable in full.

Final demand is hereby made for the immediate payment of **\$(Insert Total Balance)**. Failure to remit this amount within [Number] days may result in further legal action, which may include the filing of a lawsuit or foreclosure proceedings.

**FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) DISCLOSURE**

1. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.
2. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by this office.
3. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you.
4. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

[Authorized Signature]  
[Printed Name and Title]