

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

To: [Name of Borrower/Debtor]
[Address Line 1]
[City, State, Zip Code]

RE: NOTICE OF ACCELERATION OF MATURITY OF DEBT AND NOTICE OF FORECLOSURE SALE

Dear [Name of Borrower/Debtor],

Default has occurred under the terms of the [Promissory Note/Security Instrument] dated [Date], executed by [Borrower Name] in favor of [Lender Name], which is secured by a [Deed of Trust/Mortgage] recorded in [County Name] County, [State] under [Recording Information/Instrument Number].

Reference is made to the Notice of Default and Intent to Accelerate sent to you on [Date of Previous Notice]. Our records indicate that the default described in that notice has not been cured within the time period provided.

NOTICE OF ACCELERATION: Notice is hereby given that [Lender/Current Holder of the Debt] has elected to accelerate the maturity of the Debt. The entire unpaid principal balance, together with all accrued interest and other applicable charges, is now due and payable in full immediately.

NOTICE OF SALE: Because the debt has been accelerated and remains unpaid, notice is hereby given that the Property located at [Legal Description or Physical Address of Property] will be sold at public auction to the highest bidder for cash.

The sale will take place at the following location and time:

- **Date of Sale:** [Insert Date]
- **Earliest Time Sale Will Begin:** [Insert Time]
- **Location of Sale:** [Insert Specific Location, e.g., County Courthouse Steps]

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the [State] National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Sincerely,

[Your Name/Signature]

[Title/Capacity, e.g., Substitute Trustee or Attorney for Lender]

[Address]

[Phone Number]