

**DATE:** [Insert Date]

**FROM:**

[Lender/Servicer Name]

[Address]

[City, State, Zip Code]

**TO:**

[Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: NOTICE OF INTENT TO ACCELERATE AND FORECLOSE**

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

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], you have failed to make the required monthly payments for the period(s) of [List Months Unpaid].

**Total Amount Required to Cure Default:** \$[Insert Amount]

To cure this default, you must pay the total amount listed above, which includes past due principal, interest, and late fees, on or before [Insert Deadline Date - must be at least 30 days from notice].

**CONSEQUENCE OF FAILURE TO PAY:**

If you do not cure this default by the deadline stated above, [Lender Name] will exercise its right to **Accelerate** the loan. This means the entire remaining balance of the loan will become due and payable immediately. If the full balance is not paid after acceleration, we will initiate **Foreclosure** proceedings to take possession of the property.

**RIGHT TO REINSTATE:**

You have the right to reinstate the loan after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have. However, failure to act now will result in the loss of your home.

**ACTION REQUIRED:**

Please send a certified check or money order for the full amount to the address listed above. If you are experiencing financial hardship, contact our Loss Mitigation department immediately at [Insert Phone Number] to discuss potential alternatives to foreclosure.

Sincerely,

[Authorized Signature]  
[Printed Name/Title]  
[Lender Name]