

[Date]

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

RE: Mortgage Loan Number: [Loan Number]

NOTICE OF INTENT TO ACCELERATE

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], your account is past due for the following installments: [List months/years].

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

To cure this default, you must pay the total amount listed above, which includes late charges and fees, on or before [Deadline Date, typically 30 days from notice]. Payment must be made in certified funds (cashier's check or money order) and sent to the address listed below.

IMPORTANT NOTICE: If you fail to cure the default by the date specified above, [Lender Name] intends to **accelerate** the mortgage loan. Acceleration means that the entire unpaid principal balance, along with all accrued interest and costs, will become immediately due and payable in full. If the loan is accelerated, [Lender Name] will commence foreclosure proceedings to sell the property at public auction.

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.

If you are experiencing financial hardship, please contact our Loss Mitigation Department immediately at [Phone Number] to discuss potential alternatives to foreclosure, such as a loan modification, forbearance, or short sale.

Sincerely,

[Lender/Service Name]
[Department Name]
[Contact Address]
[Phone Number]