

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

Date: [Insert Date]

To: [Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**RE: NOTICE OF ACCELERATION AND FINAL DEFAULT**

Loan Number: [Insert Loan Number]  
Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice regarding your default under the terms of the Promissory Note and Deed of Trust/Mortgage associated with the above-referenced loan.

As previously disclosed in the Notice of Default dated [Insert Date of Previous Notice], you have failed to cure the delinquency within the timeframe provided. Due to your failure to bring the loan current, [Lender Name] ("Lender") hereby exercises its right to **ACCELERATE** the balance of the loan.

**THE FULL AMOUNT OF THE UNPAID PRINCIPAL BALANCE, ACCRUED INTEREST, AND ALL OTHER FEES AND COSTS ARE NOW IMMEDIATELY DUE AND PAYABLE IN FULL.**

The total amount required to satisfy the loan in full as of [Insert Date] is as follows:

- Unpaid Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Charges: \$[Amount]
- Escrow Deficit (if applicable): \$[Amount]
- Legal Fees/Costs: \$[Amount]
- **TOTAL PAYOFF AMOUNT: \$[Total Amount]**

Please be advised that interest continues to accrue daily. If payment of the Total Payoff Amount is not received by [Insert Deadline Date], the Lender will commence foreclosure proceedings to sell the property at public auction to satisfy the debt without further notice to you.

Payments must be made via certified funds (cashier's check or wire transfer) made payable to [Lender Name].

If you have any questions, you may contact our office at [Phone Number]. If you are currently in bankruptcy or have received a discharge in bankruptcy, this letter is for informational purposes only and is not an attempt to collect a debt against you personally.

Sincerely,

[Authorized Signature]

[Print Name/Title]

[Lender/Service Name]