

Date: [Insert Date]

VIA CERTIFIED MAIL

To: [Borrower/Grantor Name]

[Address Line 1]

[Address Line 2]

RE: NOTICE OF DEFAULT AND ACCELERATION OF LOAN

Dear [Borrower Name],

This letter serves as formal notice regarding the property located at [Insert Property Address] (the "Property"), which is subject to the [Deed of Trust/Mortgage] dated [Insert Date] and recorded as [Insert Recording Information].

It has come to our attention that an unauthorized transfer of interest in the Property occurred on or about [Insert Date of Transfer] to [Insert Name of Recipient]. This transfer was executed without the prior written consent of the Lender.

Pursuant to Section [Insert Section Number, e.g., 18] of the Security Instrument, often referred to as the "Due-on-Sale" clause, the Lender has the right to require immediate payment in full of all sums secured by the Security Instrument if all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent.

NOTICE IS HEREBY GIVEN that you are in default of your contractual obligations. Due to this breach, the Lender hereby exercises its option to accelerate the loan. Demand is hereby made for the immediate payment of the total outstanding balance, which includes:

- Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Fees/Costs: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

You have [Number, e.g., 30] days from the date of this letter to remit the total amount due or to reverse the unauthorized transfer and provide recorded documentation of such reversal. Failure to cure this default will result in the commencement of foreclosure proceedings against the Property without further notice.

Please remit payment to the following address:

[Lender Name/Payment Processing]

[Address]

[City, State, Zip]

Sincerely,

[Signature]

[Printed Name]

[Title/Company Name]