

Date: [Insert Date]

**VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED**

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

RE: NOTICE OF DEFAULT AND ACCELERATION

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

Dear [Borrower Name],

This letter serves as formal notice that you are in default under the terms of the Mortgage/Deed of Trust dated [Insert Date of Original Mortgage] and the associated Promissory Note.

Specifically, you have violated the "Due-on-Sale" clause (Section [Insert Section Number, e.g., 18]) of the security instrument. Our records indicate that a transfer of interest or conveyance of the property occurred on [Insert Date of Transfer] to [Insert Name of Transferee] without the prior written consent of the Lender.

Under the terms of the agreement, the Lender has the right to require immediate payment in full of all sums secured by the Mortgage if all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent.

ACTION REQUIRED:

To cure this default, you must perform one of the following within thirty (30) days from the date of this notice:

- Reverse the unauthorized transfer and provide recorded documentation proving title has been returned to the original Borrower; or
- Pay the total outstanding balance of the loan, which is \$[Insert Total Payoff Amount], plus accrued interest and fees.

Failure to cure this default on or before [Insert Deadline Date] will result in the acceleration of the loan. If the loan is accelerated, the Lender will initiate foreclosure proceedings to sell the property at public auction to satisfy the debt.

Please contact the Loan Servicing Department at [Insert Phone Number] immediately to discuss this matter.

Sincerely,

[Authorized Signatory Name]

[Title]

[Lender/Service Name]