

DATE: [Insert Date]

TO:

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**RE: NOTICE OF DEFAULT AND ACCELERATION REGARDING UNAPPROVED
DEED TRANSFER**

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

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

Specifically, it has come to our attention that a transfer of interest or title to the property mentioned above was executed on [Date of Transfer] to [Name of Grantee/Entity] without the prior written consent of the Lender. This action is a direct violation of the "Due-on-Sale" clause (Section [Insert Section Number]) of your agreement.

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

REQUIRED ACTION:

To cure this default, you must provide documented proof that the deed has been transferred back into the original borrower's name within [Number] days from the date of this letter.

Failure to cure this default by [Deadline Date] will result in the acceleration of the loan. If accelerated, the entire unpaid principal balance, along with accrued interest and fees, will become immediately due and payable. Furthermore, the Lender may initiate foreclosure proceedings without further notice.

Please contact our office immediately at [Phone Number] to discuss this matter or to provide proof of remediation.

Sincerely,

[Your Name/Authorized Representative]

[Company Name]

[Your Phone Number]