DATE: [Insert Date]

FROM:
[Lender/Servicer Name]
[Address]
[City, State, Zip Code]

TO (Borrower):
[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND INTENT TO ACCELERATE

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

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement. This default is the result of an unauthorized transfer of interest in the property described above, in violation of the "Due-on-Sale" clause (Section [Insert Section Number]) of your Security Instrument.

Our records indicate that on or about [Date of Transfer], the following unauthorized action occurred: [Description of Transfer, e.g., Transfer of Deed to Third Party/LLC].

Under the terms of your mortgage, the lender must provide written consent prior to any change in ownership or transfer of interest. Because this consent was not obtained, we hereby demand that you cure this default by taking the following action:

- Revert the title/interest of the property back to the original borrower(s) of record; and
- Provide recorded documentation of this correction to our office.

Deadline for Cure: You must provide proof of the cure within thirty (30) days from the date of this letter.

Failure to cure this default by the deadline stated above may result in the acceleration of your loan. Acceleration means that the entire unpaid principal balance, including accrued interest and fees, will become immediately due and payable. If the balance is not paid in full, we may initiate foreclosure proceedings to sell the property.

If you believe this notice is in error, or if the transfer falls under a protected exemption (such as the Garn-St. Germain Depository Institutions Act), please submit supporting documentation to our office immediately for review.

Sincerely,

[Name of Representative/Department]
[Lender Name]
[Phone Number]