NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Date: [Insert Date]
To: [Insert Borrower Name(s)]
Address: [Insert Borrower Address]
Loan Number: [Insert Loan Number]

RE: Notice of Default regarding Unsanctioned Title Transfer

Dear [Insert Borrower Name],

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

The default is based on the following violation: **Unsanctioned Transfer of Title (Due-on-Sale Violation)**.

Records indicate that on or about [Insert Date of Transfer], the title to the property located at [Insert Property Address] was transferred from [Insert Original Grantor] to [Insert New Entity/Name] without the prior written consent of the Lender. This action is a direct violation of Section [Insert Section Number, usually 18] of your Security Instrument, commonly referred to as the "Due-on-Sale" clause.

Action Required to Cure Default:
To cure this default, you must provide documented evidence within thirty (30) days from the date of this notice that the title has been transferred back to the original borrower of record, or you must obtain written approval for the transfer from the Lender.

Failure to Cure:
If you fail to cure this default within the thirty (30) day period ending on [Insert Deadline Date], the Lender may exercise its option to accelerate the loan. This means the entire unpaid principal balance, accrued interest, and all other charges will become immediately due and payable in full. Failure to pay the full amount may result in the commencement of foreclosure proceedings against the property.

Please contact the undersigned at [Insert Phone Number] or [Insert Email Address] to discuss this matter or to provide proof of the corrective deed transfer.

Sincerely,

[Insert Name/Signature]
[Insert Title]
[Insert Lending Institution/Company Name]