

[Sender Name]  
[Sender Address]  
[City, State, Zip Code]  
[Date]

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

**RE: FINAL NOTICE OF DEFAULT UNDER CROSS-COLLATERALIZATION AGREEMENT**

Dear [Recipient Name],

This letter serves as formal notice that you are in default of your obligations under the Cross-Collateralization Agreement dated [Date of Agreement], by and between [Lender Name] and [Borrower Name].

Specifically, you have defaulted on the following underlying obligation(s):

- Loan Account Number: [Account Number 1] - [Reason for Default, e.g., Non-payment]
- Loan Account Number: [Account Number 2] - [Reason for Default, e.g., Non-payment]

Pursuant to the terms of the Cross-Collateralization Agreement, a default on any single obligation constitutes a default on all linked obligations and secured collateral. As of the date of this letter, the total amount required to cure this default is \$[Total Amount Due], which includes principal, accrued interest, and late fees.

**REQUIRED ACTION:**

You are hereby required to remit the full amount stated above no later than [Deadline Date]. Failure to cure this default by the specified date will result in the following actions:

1. Acceleration of all outstanding balances across all linked accounts.
2. Commencement of legal proceedings to seize and liquidate all collateral held under the agreement.
3. Reporting of this default to national credit bureaus.

Please contact our office immediately at [Phone Number] if you intend to remit payment or if you wish to discuss this matter further. This is our final notice before further legal action is taken.

Sincerely,

[Signature]  
[Printed Name]  
[Title/Organization]