[Your Company Name/Lender Name]
[Department Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

DATE: [Date]

TO:
[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: NOTICE OF INTENT TO ACCELERATE
Loan Number: [Account Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. As of [Date], your account is delinquent in the amount of $[Total Past Due Amount].

Required Action:
To cure this default, you must pay the total past due amount of $[Total Past Due Amount] no later than [Expiration Date - Minimum 30 days from notice]. Payment must be made in certified funds (cashier's check or money order).

Notice of Acceleration:
If you fail to cure the default by the date specified above, [Lender Name] will exercise its right to **accelerate** the mortgage loan. Acceleration means the entire unpaid principal balance, plus all accrued interest and fees, will become immediately due and payable in full.

Consequences of Non-Payment:
If the loan is accelerated and the full balance is not paid, [Lender Name] will initiate foreclosure proceedings to take possession of the property. You may also be responsible for legal fees, appraisal costs, and other expenses associated with the foreclosure process.

Your Rights:
You have the right to reinstate the loan after acceleration and the right to assert the non-existence of a default or any other defense in a foreclosure proceeding. If you are experiencing financial hardship, please contact our Loss Mitigation Department at [Phone Number] immediately to discuss potential alternatives to foreclosure.

Sincerely,

[Name/Signature]
[Title]
[Lender Name]