[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

To the Estate of [Deceased Person's Full Name]
Attn: Executor/Administrator/Next of Kin
[Address on File]
[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Account Number: [Account Number]
Property Address (if applicable): [Property Address]

To whom it may concern,

Please accept our condolences for your loss. This letter serves as formal notice that the above-referenced account is in default following the death of [Deceased Person's Name] on [Date of Death].

Under the terms of the [Loan/Credit/Lease] agreement dated [Date of Original Agreement], the passing of the primary borrower constitutes a technical default. As of the date of this letter, the total outstanding balance due is $[Amount].

To prevent further action, including the potential acceleration of the full debt or repossession of collateral, please provide the following within [Number] days:

- A certified copy of the Death Certificate.
- Letters Testamentary or Letters of Administration identifying the legal representative of the estate.
- Written notification of the estate's intent regarding this debt (e.g., payoff, assumption of loan, or surrender of assets).

If the estate intends to maintain the account, all past-due payments totaling $[Past Due Amount] must be received by [Date]. Failure to cure this default or provide the requested documentation may result in the entire balance becoming immediately due and payable.

Please direct all correspondence and payments to the address listed at the top of this letter. If you have any questions, you may contact our office at [Phone Number].

Sincerely,

[Signature]
[Printed Name]
[Title/Department]