

URGENT NOTICE REGARDING YOUR LOAN

Date: [Insert Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

Re: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your mortgage loan agreement for the property located at [Property Address]. As of the date of this letter, your account is delinquent in the amount of \$[Insert Total Amount Overdue].

NOTICE OF INTENT TO ACCELERATE

If you do not pay the full amount required to cure this default by [Insert Deadline Date/30 Days from Notice], [Lender Name] intends to exercise its right to accelerate the loan. Acceleration means that the entire unpaid principal balance, plus interest, late charges, and costs, will become immediately due and payable in full.

NOTICE OF INTENT TO FORECLOSE

Failure to cure the default by the date specified above will result in the commencement of foreclosure proceedings. This action will result in the sale of your property to satisfy the debt. You may also be held liable for any deficiency balance remaining after the sale of the property, as permitted by law.

CURE REQUIREMENTS

To prevent acceleration and foreclosure, you must pay the following amount:

- Past Due Payments: \$[Amount]
- Late Fees: \$[Amount]
- Other Costs/Fees: \$[Amount]
- **TOTAL TO CURE: \$[Total Amount]**

Payments must be made in certified funds (Cashier's Check or Money Order) and delivered to:

[Lender Name]
[Payment Address]
[City, State, Zip Code]

You have the right to reinstate the loan after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have. If you are experiencing financial hardship, please contact us immediately at [Phone Number] to discuss potential loss mitigation options.

Sincerely,

[Name/Signature]

[Title]

[Lender/Service Name]