

**DATE:** [Current Date]

**FROM:**

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

**TO:**

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

**RE: FINAL DEMAND FOR PAYMENT - NOTICE OF DEFAULT**

**Account Number:** [Loan Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in default due to non-payment. Despite previous notifications, the delinquency on your account has not been resolved.

As of [Current Date], the total amount required to bring your account current is **[\$Amount Due]**. This total includes the following:

- Past Due Principal and Interest: **[\$Amount]**
- Late Fees: **[\$Amount]**
- Other Charges/Fees: **[\$Amount]**

**FINAL DEMAND:** You are hereby required to pay the full amount due of **[\$Amount Due]** by no later than [Deadline Date]. Payment must be made via certified funds, wire transfer, or cashier's check.

Failure to cure this default by the specified date will result in the immediate acceleration of your loan. If the loan is accelerated, the entire remaining balance of the mortgage will become due and payable immediately.

Please be advised that if this matter is not resolved, [Lender Name] will initiate formal legal proceedings to protect its interests, which may include the commencement of foreclosure actions against the property located at [Property Address].

If you are experiencing financial hardship, please contact our loss mitigation department immediately at [Phone Number] to discuss potential alternatives to foreclosure.

Sincerely,

[Signature]  
[Printed Name]  
[Title]  
[Lender Name]