

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Date]

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

Re: Notice of Acceleration and Intent to Foreclose

Loan Number: [Loan Number]  
Property Address: [Subject Property Address]

Dear [Borrower Name],

You are hereby notified that you are in default of your Promissory Note and Deed of Trust/Mortgage dated [Original Loan Date] for the property located at the address referenced above. As of the date of this letter, you have failed to cure the default previously identified in the Notice of Default sent to you on [Date of Notice of Default].

**NOTICE OF ACCELERATION:** Because of your failure to cure the default, [Lender Name] hereby exercises its option to accelerate the entire unpaid balance of your loan. The total amount now due and payable in full is \$[Total Amount Owed], which includes principal, interest, late fees, and legal costs.

**FORECLOSURE PROCEEDINGS:** If the full amount stated above is not received by [Deadline Date], [Lender Name] will commence formal foreclosure proceedings to sell the property at public auction. Once foreclosure proceedings begin, additional legal fees and costs will be added to your account balance.

**RIGHT TO REINSTATE:** You may 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 to acceleration and sale. Please contact our office immediately if you intend to pay the full amount or wish to discuss loss mitigation options.

Please send all payments to the following address:

[Lender/Law Firm Name]  
[Payment Address]  
[City, State, Zip Code]

Sincerely,

[Signature]  
[Name of Authorized Representative]  
[Lender Name/Law Firm Name]