

**DATE:** [Current Date]

**TO:**

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

**FROM:**

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

**RE: NOTICE OF DEBT ACCELERATION AND BROKEN PROMISE**

Dear [Debtor Name],

This letter serves as formal notice regarding your failure to adhere to the payment arrangement agreed upon on [Date of Agreement]. You promised to make a payment of \$[Amount] by [Due Date], which has not been received as of this date.

Because you have breached the terms of our agreement and failed to cure your default, notice is hereby given that the entire unpaid balance of your account is now **due and payable immediately**. This process is known as "Acceleration" under the terms of our contract/promissory note dated [Original Contract Date].

**Account Summary:**

- Total Principal Balance: \$[Amount]
- Accrued Interest (if applicable): \$[Amount]
- Late Fees/Penalties: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

You are hereby demanded to pay the total amount of \$[Total Amount] by [Final Deadline Date]. Payments must be made via [Accepted Payment Method, e.g., Certified Check or Wire Transfer].

Failure to remit the full balance by the deadline stated above will result in further action. This may include, but is not limited to, referring this account to a third-party collection agency or initiating legal proceedings to recover the debt, plus court costs and attorney fees.

Please contact [Name/Department] at [Phone Number] immediately to confirm your payment arrangements.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]