

**Date:** [Insert Date]

**To:**

[Debtor Name]  
[Address Line 1]  
[City, State, Zip Code]

**Account Number:** [Insert Account Number]

**Property/Collateral:** [Insert Description if Applicable]

**NOTICE OF DEFAULT AND RIGHT TO CURE**

Dear [Debtor Name],

You are hereby notified that your account is in default for failure to make required payments. As of [Current Date], your total outstanding balance and the specific actions required to cure this default are as follows:

Past Due Principal/Interest:	#[Amount]
Late Fees and Charges:	#[Amount]
<b>Total Amount Required to Cure:</b>	<b>#[Total Cure Amount]</b>
<b>Total Outstanding Loan Balance:</b>	<b>#[Total Payoff Amount]</b>

**Required Cure Action:**

To cure this default, you must pay the "Total Amount Required to Cure" listed above by no later than [Insert Deadline Date]. Payments should be made via [Insert Payment Method] to the following address:

[Payee Name/Department]  
[Payment Address]  
[City, State, Zip Code]

**Consequences of Failure to Cure:**

If you do not pay the required amount by the deadline stated above, we intend to exercise our rights under the agreement, which may include:

- Acceleration of the entire outstanding loan balance.
- Repossession or foreclosure of collateral.
- Reporting the default to credit bureaus.
- Commencing legal action to collect the debt.

If you have already sent your payment, please disregard this notice. If you have questions regarding this account, please contact us at [Phone Number].

Sincerely,

[Sender Name/Organization]

[Title]

[Contact Information]