

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

Date: [Date]

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

**RE: FINAL NOTICE OF DEFAULT AND ACCELERATION**

Dear [Borrower Name],

This letter serves as formal notice regarding your default under the terms of the Promissory Note dated [Original Loan Date] in the original principal amount of \$[Amount].

You were previously notified of your default on [Date of Previous Notice]. As of the date of this letter, you have failed to cure the default by paying the required arrearages.

**NOTICE OF ACCELERATION:**

Pursuant to the terms of the Promissory Note, the Lender hereby exercises its option to declare the entire unpaid principal balance, plus all accrued interest and late fees, immediately due and payable in full. The total amount now due is as follows:

- Unpaid Principal: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Fees/Penalties: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

Demand is hereby made for payment of the Total Amount Due by no later than [Deadline Date]. Payment must be made in the form of certified funds (cashier's check or wire transfer) and delivered to the following address:

[Lender Name/Address]  
[Payment Instructions]

Failure to remit the full amount by the date specified above will result in immediate legal action to recover the debt, which may include the commencement of a lawsuit, foreclosure on collateral (if applicable), and reports to credit bureaus. You will also be held responsible for all costs of collection, including reasonable attorney fees and court costs, as permitted by law.

Please govern yourself accordingly.

Sincerely,

[Lender Signature]

[Lender Printed Name]

[Phone Number]