

**SAMPLE DEMAND LETTER**

Sent Via Certified Mail  
7196 9001 9295 5783 0918

Hours of Operations (CST)  
Monday: 8 am – 7 pm  
Tuesday-Thursday: 8 am – 8 pm  
Friday: 9 am – 5 pm  
Saturday: 8 am – 12 pm

10/8/2011

Ms. Betsy Ross  
123 Main Street  
Anywhere, New York 12345

**NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

Re: Deed of Trust/Mortgage Dated:	4/1/2006
VA/FHA/PMI:	N/A
Loan #:	7162042400
Property:	123 Main Street, Anywhere New York 12345

Dear Mortgagor(s):

American Dream Loan Servicing LP, on behalf of the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust Mortgage and applicable state laws, provides you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 10/8/2011, the total amount necessary to bring your loan current is \$3,955.30. Additional amounts may become due and payable under your Note and Deed of Trust/Mortgage after 10/8/2011. For the exact amount you may pay to bring your loan current, please contact at our office at (800)999-5678. Payment must be in the form of cashier's check, money order, or bank certified funds.

If you have not cured the default within forty-five (45) days of this notice we will accelerate the maturity date of the Note and declare all outstanding amounts under the Note immediately due and payable. Your property that is collateral for the Note may then be scheduled for foreclosure in accordance with the terms of the Deed of Trust/Mortgage and applicable state laws.

**AMERICAN DREAM LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

If you are not obligated on the debt or if the debt has been discharged in a bankruptcy proceeding, this is for informational purposes only and is not an attempt to collect the debt from you personally.