```java
  public String getUnlockAccEmailBody(User user){

        StringBuffer sb = new StringBuffer("");

     File f = new File("unlock-acc-email-body.txt");

     FileReader fr = new FileReader(f);

     BufferedReader br = new BufferedReader(fr);

     String line = br.readLine();

  while(line!=null){

        if(line.contains("{FNAME}"){
             line = line.replace("{FNAME}",user.getFname());
        }

        if(line.contains("{LNAME}"){
             line = line.replace("{LNAME}",user.getLname());
        }

        if(line.contains("${TEMP-PWD}")){
            line = line.replace("{TEMP-PWD}", user.getPassword());
        }

        if(line.contains("{EMAIL}")){
            line = line.replace("{EMAIL}", user.getEmail());
        }

        sb.append(line);

        line = br.readLine();
   }

        return sb.toString();
  }
```