

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

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

RE: Notice of Breach of Mortgage Contract

Account Number: [Your Loan Number]

Property Address: [Address of the Mortgaged Property]

Dear [Name of Contact Person or Department],

I am writing to formally notify you that [Lender Name] is in breach of the mortgage contract dated [Date of Mortgage Agreement] regarding the property referenced above.

Specifically, the contract has been breached in the following manner:

- [Description of breach, e.g., Failure to apply payments correctly]
- [Description of breach, e.g., Incorrect calculation of interest rates]
- [Description of breach, e.g., Unauthorized charges or fees added to account]
- [Description of breach, e.g., Failure to pay property taxes from escrow account]

This action violates Section [Number] of our signed agreement, which states: "[Quote specific language from the contract if possible]".

To remedy this breach, I request that you take the following corrective actions within [Number] business days:

1. [Specific action required, e.g., Re-apply the payment dated MM/DD/YYYY]
2. [Specific action required, e.g., Remove all late fees associated with this error]
3. [Specific action required, e.g., Provide an updated and corrected mortgage statement]

Please provide written confirmation that these corrections have been made. If this matter is not resolved by [Date], I will be forced to pursue further legal remedies, which may include filing a complaint with the Consumer Financial Protection Bureau (CFPB) or seeking legal counsel.

Thank you for your prompt attention to this serious matter.

Sincerely,

[Your Signature]

[Your Printed Name]