

Date: [Insert Date]

To: [Borrower Name]

Address: [Borrower Address]

City, State, Zip: [City, State, Zip]

RE: NOTICE OF BREACH OF MORTGAGE AGREEMENT

Loan Account Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice that you are in breach of your mortgage agreement dated [Insert Original Date of Agreement] regarding the property located at the address referenced above.

Description of Breach:

You have failed to comply with the following terms of your agreement: [Insert description of breach, e.g., failure to make monthly payments, failure to maintain property insurance, or unauthorized transfer of title].

Current Amount Due (if applicable):

As of [Insert Date], the total amount required to bring your account current is \$[Insert Amount], which includes [Insert breakdown of principal, interest, and late fees].

Action Required:

To cure this breach, you must take the following action(s) by no later than [Insert Deadline Date]:

- [Action 1: e.g., Remit the full past-due balance]
- [Action 2: e.g., Provide proof of active homeowners insurance]

Consequences of Non-Compliance:

Failure to cure this breach within the timeframe specified may result in further legal action, which may include the acceleration of the full loan balance, the initiation of foreclosure proceedings against the property, and reporting the default to credit bureaus.

Please contact our office immediately at [Insert Phone Number] to discuss this matter or to arrange payment.

Sincerely,

[Your Name/Representative Name]

[Company Name]

[Title]