

SENT VIA [CERTIFIED MAIL / EMAIL]

[Date]

[Seller Name]

[Seller Address]

[City, State, Zip Code]

Attn: [Contact Name/Department]

RE: Notice of Breach of Representations and Warranties and Demand for Repurchase

Loan Number: [Loan Number]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Purchase Agreement Date: [Date of Agreement]

Dear [Contact Name],

This letter serves as formal notice that [Purchaser Name] ("Purchaser") has identified material breaches of representations and warranties regarding the above-referenced mortgage loan, which was sold by [Seller Name] ("Seller") to Purchaser pursuant to the [Mortgage Loan Purchase Agreement/Contract Name] dated [Date].

Description of Breach:

Based on a quality control review, the following discrepancies and/or breaches have been identified:

- [Describe Breach 1, e.g., Income Misrepresentation]
- [Describe Breach 2, e.g., Undisclosed Liabilities]
- [Describe Breach 3, e.g., Appraisal Non-Compliance]

These findings constitute a material breach of the representations and warranties set forth in Section [Section Number] of the Agreement, which significantly affects the value of the loan and the interests of the Purchaser.

Demand for Repurchase:

In accordance with the remedy provisions of the Agreement, Purchaser hereby demands that Seller repurchase the loan. The calculated Repurchase Price as of [Date] is **[\$[Amount]]**, which includes:

- Unpaid Principal Balance: **[\$[Amount]]**
- Accrued Interest: **[\$[Amount]]**
- [Other Costs/Fees]: **[\$[Amount]]**

Please remit the total Repurchase Price to the following wire instructions within [Number] business days of receipt of this letter:

Bank Name: [Bank Name]

Account Name: [Account Name]

Account Number: [Number]

Routing Number: [Number]

Failure to comply with this demand within the timeframe specified may result in further legal action to enforce the terms of the Agreement. We reserve all rights and remedies available under the law.

Please contact [Name] at [Phone/Email] to confirm receipt and coordinate the transfer of the loan file.

Sincerely,

[Signature]

[Typed Name]

[Title]

[Company Name]