

DATE: [Current Date]

VIA: [Certified Mail / Overnight Courier]

TO:

[Seller/Originator Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Defective Documentation and Repurchase Demand

Loan Number: [Loan Number]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Dear [Contact Name],

Pursuant to the [Agreement Name, e.g., Mortgage Loan Purchase and Sale Agreement] dated [Agreement Date], specifically Section [Section Number] regarding Representations and Warranties, this letter serves as a formal demand for the repurchase of the above-referenced mortgage loan.

Upon review of the loan file, [Your Company Name] has identified significant documentation defects that constitute a material breach of the Agreement. The specific defects are outlined below:

- **Defect Type:** [e.g., Missing Original Note / Incomplete Chain of Assignment / Missing Mortgage Insurance]
- **Description:** [Provide a brief description of the missing or defective document].
- **Impact:** [Describe why this affects the salability or enforceability of the loan].

Under the terms of the Agreement, you are required to cure these defects within [Number] days of this notice. If the defects cannot be cured within this timeframe, you are obligated to repurchase the loan at the Repurchase Price, calculated as follows:

Unpaid Principal Balance: \$[Amount]

Accrued Interest: \$[Amount]

Total Repurchase Price: \$[Total Amount]

Please provide a written response regarding your intent to cure or repurchase by [Deadline Date]. Failure to comply with this demand may result in further legal action or administrative penalties as permitted under our Agreement.

Should you have any questions, please contact [Your Name/Department] at [Phone Number] or [Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Your Company Name]