

[Date]

[Seller/Originator Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Repurchase Demand - Fraudulent Misrepresentation

Borrower Name: [Borrower Name]

Loan Number: [Loan Number]

Property Address: [Property Address]

Closing Date: [Date]

To Whom It May Concern,

This letter serves as a formal demand for [Seller/Originator Name] to repurchase the above-referenced mortgage loan pursuant to the terms and conditions set forth in the [Mortgage Purchase Agreement/Master Agreement] dated [Agreement Date].

Upon a detailed review of the loan file and subsequent investigation, [Your Company Name] has identified material breaches of the representations and warranties provided at the time of sale. Specifically, evidence of fraudulent misrepresentation has been discovered regarding the following:

- [Specify Detail: e.g., Income/Employment Verification Fraud]
- [Specify Detail: e.g., Undisclosed Liabilities or Debt]
- [Specify Detail: e.g., Occupancy Status Misrepresentation]
- [Specify Detail: e.g., Appraisal/Property Value Manipulation]

Under the terms of our agreement, the Seller warrants that all information provided in the loan application and supporting documentation is true, complete, and accurate. The discovery of fraudulent information constitutes a material breach that negatively affects the value of the loan and the risk profile assumed by [Your Company Name].

Accordingly, [Your Company Name] hereby demands that you repurchase this loan for the Purchase Price, as defined in the Agreement, which includes the outstanding principal balance, accrued interest, and any costs or expenses incurred to date.

The total Repurchase Price calculated as of [Date] is: **\$(Amount)**

Please provide written confirmation of your intent to repurchase this loan and instructions for the wire transfer of funds within [Number] business days of receipt of this letter. Failure to comply with this demand may result in further legal action to enforce our rights under the Agreement.

Sincerely,

[Your Name/Signature]

[Title]

[Your Company Name]

[Contact Information]