[Date]

[Seller/Servicer Name]
[Contact Person/Department]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

RE: Formal Notice of Demand for Mortgage Loan Repurchase

To Whom It May Concern,

This letter serves as a formal demand by [Investor Name] (the "Investor") for [Seller/Servicer Name] (the "Seller") to repurchase the mortgage loan(s) identified below, pursuant to the terms and conditions set forth in the [Title of Governing Agreement, e.g., Mortgage Selling and Servicing Contract] dated [Date of Agreement].

Loan Information:

- **Borrower Name:** [Borrower Name]
- **Loan Number:** [Loan Number]
- **Property Address:** [Property Address]
- **Purchase Date:** [Date Loan was Purchased]

Reason for Repurchase Demand:

Upon a review of the loan file and/or performance, the Investor has identified a breach of the Representations and Warranties as specified in the Agreement. Specifically:

[Insert detailed description of the breach, e.g., Appraisal irregularities, undisclosed liabilities, documentation defects, or early payment default].

Repurchase Price Calculation:

The total Repurchase Price, calculated as of [Calculation Date], is **$[Amount]**. This amount includes:

- Unpaid Principal Balance: $[Amount]
- Accrued Interest: $[Amount]
- Reimbursement of Expenses: $[Amount]

Required Action:

Please remit the total Repurchase Price via wire transfer no later than [Number] days from the date of this notice. Wiring instructions are as follows:

Bank Name: [Bank Name]
ABA Routing Number: [Routing Number]
Account Number: [Account Number]
Reference: [Loan Number / Repurchase]

Upon receipt of the full funds, the Investor will release its interest in the loan and transfer the original mortgage documents to your attention.

Failure to comply with this demand within the specified timeframe may result in further legal action or administrative sanctions as permitted under the Agreement.

Sincerely,

[Signature]
[Name of Authorized Officer]
[Title]
[Investor Name]