

SECOND NOTICE OF DEMAND FOR REPURCHASE

Date: [Insert Date]

To: [Contact Name/Department]

Seller/Originator: [Company Name]

Address: [Company Address]

RE: Notice of Final Demand for Repurchase of Mortgage Loan

Loan Number: [Insert Loan Number]

Borrower Name(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Original Purchase Date: [Insert Date]

Dear [Contact Name],

This letter serves as a second and final formal demand for [Company Name] to repurchase the above-referenced mortgage loan. This demand is made pursuant to the Mortgage Loan Purchase Agreement (MLPA) dated [Agreement Date] and the associated Seller Guide.

On [Date of First Notice], we issued an initial demand for repurchase based on the following material breaches of representations and warranties:

- [Description of Breach 1, e.g., Appraisal Fraud]
- [Description of Breach 2, e.g., Undisclosed Debt]
- [Description of Breach 3, e.g., Ineligible Property Type]

As of the date of this letter, we have not received the required repurchase funds, nor have we received a satisfactory rebuttal or cure for the identified defects. Under the terms of our agreement, these defects materially and adversely affect the value of the loan and the interest of the Investor.

Repurchase Price Calculation:

- Unpaid Principal Balance: \$[Amount]
- Accrued Interest: \$[Amount]
- Third-Party Expenses/Fees: \$[Amount]
- **Total Repurchase Price: \$[Total Amount]**

Please remit the Total Repurchase Price to the account details provided below no later than [Insert Date, e.g., 10 business days from receipt]. Failure to comply with this demand will result in [Insert Consequence, e.g., legal action, suspension of selling privileges, or referral to a collection agency].

Wire Instructions:

Bank Name: [Bank Name]

Account Name: [Account Name]
Account Number: [Account Number]
Routing Number: [Routing Number]

We expect your immediate cooperation in resolving this matter.

Sincerely,

[Your Signature]
[Your Name]
[Your Title]
[Your Company Name]