

[Sender Name]
[Sender Address]
[City, State, Zip Code]
[Date]

[Recipient Name/Department]
[Recipient Institution]
[Recipient Address]
[City, State, Zip Code]

RE: NOTICE OF REPURCHASE DEMAND - TITLE DEFECT

Loan Number: [Loan Number]
Borrower Name: [Borrower Name]
Property Address: [Property Address]

To Whom It May Concern,

This letter serves as a formal demand for [Recipient Institution] to repurchase the above-referenced mortgage loan pursuant to the [Agreement Name, e.g., Mortgage Selling and Servicing Contract] dated [Date of Agreement].

Following a recent review of the loan file and property records, a material title defect has been identified that constitutes a breach of the representations and warranties provided at the time of sale. The specific defect is as follows:

[Insert detailed description of title defect, e.g., prior unsatisfied lien, break in chain of title, or easement issue].

Due to this defect, the loan is ineligible for continued holding in our portfolio. In accordance with our agreement, please provide the total repurchase price, including the outstanding principal balance, accrued interest, and any applicable fees, within [Number] business days.

Please acknowledge receipt of this demand and provide a timeline for the wire transfer of funds. Supporting documentation regarding the title defect is attached for your review.

Sincerely,

[Signature]
[Printed Name]
[Title]
[Phone Number]
[Email Address]