[Date]

[Seller Name]
[Seller Address]
[City, State, Zip Code]

RE: Notice of Repurchase Demand - Underwriting Guideline Violation

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

Dear [Contact Name],

This letter serves as a formal demand for [Seller Name] to repurchase the above-referenced mortgage loan pursuant to the Mortgage Loan Purchase Agreement dated [Agreement Date].

Following a quality control review, it has been determined that this loan was originated in violation of the established underwriting guidelines. Specifically, the following discrepancies were identified:

- **Guideline Violated:** [Specify Guideline, e.g., Debt-to-Income Ratio, Documentation Requirements]
- **Description of Defect:** [Provide brief details of the specific violation found in the loan file]

Due to these violations, the loan is ineligible for continued investment under our current agreement. Per the terms of the contract, the Repurchase Price calculation is as follows:

Unpaid Principal Balance: $[Amount]
Accrued Interest: $[Amount]
Third-Party Costs/Fees: $[Amount]
Total Repurchase Amount: $[Total Amount]

Please remit the Total Repurchase Amount via wire transfer by [Due Date]. Wire instructions are attached for your convenience.

Failure to repurchase the loan within the specified timeframe may result in further administrative action or a loss of selling privileges. If you wish to appeal this demand, you must submit all supporting rebuttal documentation within ten (10) business days from the date of this letter.

Sincerely,

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