

NOTICE OF BREACH OF MORTGAGE CONTRACT

Date: [Insert Date]

Lender Information:

[Lender Name]

[Lender Address]

[City, State, Zip Code]

Borrower Information:

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Notice of Default and Breach of Contract

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice that you are in breach of your mortgage contract dated [Insert Original Mortgage Date] regarding the property located at the address listed above.

Description of Breach:

You have failed to comply with the following terms of your agreement: [Insert details of breach, e.g., failure to make monthly payments for the months of January and February, failure to maintain property insurance, or unauthorized transfer of title].

Action Required to Cure:

To cure this breach and avoid further legal action or acceleration of the loan, you must take the following steps by [Insert Deadline Date]:

- [Insert Step 1, e.g., Remit payment in the amount of \$0.00]
- [Insert Step 2, e.g., Provide proof of valid homeowner's insurance]

Consequences of Failure to Cure:

If the breach is not cured by the date specified above, the Lender reserves the right to exercise all remedies available under the mortgage contract and applicable law. This may include, but is not limited to, the acceleration of the entire unpaid principal balance, the assessment of late fees and legal costs, and the initiation of foreclosure proceedings against the property.

Please contact our Loan Servicing Department immediately at [Insert Phone Number] to discuss this matter or to provide proof of payment if you believe this notice has been sent in error.

Sincerely,

[Signature]

[Name of Authorized Representative]

[Title]

[Lender Name]