

## NOTICE OF BREACH OF MORTGAGE COVENANT

Date: [Insert Date]

To: [Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

RE: Mortgage Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notice that you are in breach of the mortgage agreement dated [Insert Date of Mortgage] regarding the property located at [Insert Property Address].

Specifically, you have violated the following covenant(s) as outlined in your mortgage contract:

**Description of Breach:**

[Insert detailed description of the breach, e.g., failure to maintain property insurance, unauthorized transfer of title, failure to pay property taxes, or failure to maintain the property.]

**Section of Agreement Violated:**

[Insert specific Section or Paragraph number from the Mortgage/Deed of Trust]

To cure this default, you are required to take the following action(s) by [Insert Deadline Date]:

- [Insert specific action required to fix the breach]

Failure to cure this breach by the date specified above may result in further legal action, which may include the acceleration of the full balance of the loan and the commencement of foreclosure proceedings against the property.

Please contact our office immediately at [Insert Phone Number] to confirm your receipt of this notice and to discuss your plan for compliance.

Sincerely,

[Sender Name/Lender Name]  
[Title]  
[Contact Information]