

DATE: [Insert Date]

VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

TO:

[Name of Borrower/Grantor]

[Property Address]

[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND UNAUTHORIZED CONVEYANCE

Loan Number: [Insert Loan Number]

Property Address: [Insert Full Legal Address]

Dear [Insert Borrower Name],

This letter serves as formal notice that you are in default of the terms and conditions of the Mortgage/Deed of Trust dated [Insert Date of Original Mortgage] relating to the property referenced above.

Specifically, it has come to our attention that an unauthorized conveyance of the property has occurred. On or about [Insert Date of Transfer], the property was transferred to [Insert Name of Transferee] without the prior written consent of the Lender. This action constitutes a violation of the "Due-on-Sale" clause (Section [Insert Section Number]) of your security instrument.

In addition to the unauthorized transfer, your account is currently past due in the amount of \$[Insert Amount] as of [Insert Date].

TO CURE THIS DEFAULT:

- You must pay the total past due amount of \$[Insert Total Amount] including late fees and interest.
- You must reverse the unauthorized conveyance and provide recorded documentation that the title has been restored to the original Borrower.

Failure to cure these defaults by [Insert Deadline Date] will result in the acceleration of the loan. If accelerated, the entire principal balance, accrued interest, and fees will become immediately due and payable. Should you fail to comply, the Lender will initiate foreclosure proceedings to recover the debt.

Please contact our Loan Servicing Department at [Insert Phone Number] immediately to discuss the resolution of this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title/Organization Name]