

DATE: [Date]

TO:

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND BREACH OF MORTGAGE COVENANT

Loan Number: [Account Number]

Property Location: [Legal Description/Address]

Dear [Borrower Name],

This formal notice is issued to inform you that you are in breach of the terms and conditions set forth in your Mortgage/Deed of Trust dated [Date of Agreement].

Specifically, you have failed to comply with the following covenant(s):

Covenant Violated: Section [Section Number], "[Title of Section]"

Nature of Breach: [Detailed description of the violation, e.g., failure to maintain hazard insurance, unauthorized transfer of title, failure to pay property taxes, or failure to maintain the property].

To cure this default and prevent further acceleration of the loan or legal action, you must perform the following corrective actions:

- [Required Action 1]
- [Required Action 2]

You are required to provide proof of these corrections to our office no later than [Deadline Date].

Failure to remedy this breach within the timeframe specified may result in the acceleration of the full balance of your loan and the commencement of foreclosure proceedings as permitted by law and the terms of your contract.

If you believe this notice is in error, or if you have already taken steps to rectify this matter, please contact the [Department Name] immediately at [Phone Number].

Sincerely,

[Authorized Signature]

[Printed Name and Title]

[Lender/Service Name]