

## **URGENT: NOTICE REGARDING UNAUTHORIZED SUBORDINATE LIENS**

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

It has come to our attention that a subordinate lien or additional encumbrance has been recorded against the property located at [Property Address] without the prior written consent of [Lender Name].

Please be advised that pursuant to the terms of your Mortgage/Deed of Trust, specifically Section [Insert Section Number, e.g., Transfer of the Property or a Beneficial Interest in Borrower], the creation of a subordinate lien without express authorization may constitute a default under your loan agreement.

### **Required Action:**

- Provide a written explanation regarding the nature of this lien.
- Submit copies of the recorded documents for our review.
- Contact our Compliance Department at [Phone Number] within [Number] business days to discuss the resolution of this matter.

Failure to address this unauthorized encumbrance may result in the acceleration of your loan balance or the initiation of foreclosure proceedings as permitted by your contract.

If you believe this information is in error, or if the lien has already been released, please provide recorded proof of satisfaction immediately.

Sincerely,

[Your Name/Department]  
[Lender Name]  
[Contact Information]