

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Re: Notice of Exact Amount Required to Cure Default**

Account Number: [Account Number]

Property Address: [Property Address, if applicable]

Dear [Borrower Name],

This letter serves as formal notice regarding the default on your account referenced above. To reinstate your account and cure the current default, you must pay the exact total amount listed below.

**Reinstatement Calculation:**

- Past Due Principal and Interest: \$[Amount]
- Late Charges: \$[Amount]
- Escrow Deficit (Taxes/Insurance): \$[Amount]
- Legal Fees/Costs: \$[Amount]
- Property Inspection/Corporate Advances: \$[Amount]
- **TOTAL AMOUNT TO CURE: \$[Total Amount]**

This total amount is valid through [Expiration Date]. After this date, additional interest, late fees, or costs may accrue, and a new quote will be required.

**Payment Instructions:**

Funds must be remitted via [Certified Check / Wire Transfer / Money Order]. Please make payment payable to [Lender Name] and include your account number on the payment instrument.

Payment should be delivered to:

[Lender Name]

[Payment Mailing Address]

[City, State, Zip Code]

Failure to pay the full amount to cure by [Final Deadline Date] may result in further collection actions, including [Acceleration of the Debt / Foreclosure Proceedings].

If you have any questions or believe this amount is incorrect, please contact our office immediately at [Phone Number].

Sincerely,

[Sender Name/Department]

[Company Name]