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| Date: | <<current\_date>> |

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| **FIRST MORTGAGE COMPANY (RF) PROPRIETARY LIMITED**  (2015/042866/07)  Building 15  4 MERCHANT PLACE,  CORNER FREDMAN DRIVE AND RIVONIA ROAD  SANDTON  ATTENTION: AARON NAIDOO  Email: dlfirstrandgrouptreasurysecuritisations@firstrand.co.za |  |
|  |  |

Dear Sir / Madam

**RE: CLAIM UNDER GUARANTEE IN RESPECT OF : <<debtor\_1>> a <<debtor\_2>>**

**(“the Customer”)**

**HOME LOAN ACCOUNT NUMBER: <<account\_number>>**

1. We hereby notify you that the borrower is in breach of the home loan agreement by failing to pay the monthly instalments. Pursuant to the breach by the borrower of the home loan agreement, the amount of **R<<balance\_amount>>** is due by the borrower to us.
2. You issued a guarantee in our favour guaranteeing the borrower’s obligation to us under the home loan agreement, and you are required to proceed in any competent court against the borrower for payment of the full amount so due by the borrower as well as to take steps to foreclose under the mortgage bond and to realise any other security held.
3. We remind you of your obligation to forthwith pay to us all of the proceeds you receive from or on behalf of the borrower.

Yours faithfully,

Alli Luqmaan

Legal Manager