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| CHRISTOPHER K. BAXTER, ESQ.  Admitted in AR, TX, GA & NY | GARY D. MARINOSCI, ESQ.  Admitted in RI & MA | GASTON P. LOOMIS, ESQ.  Admitted in DE |
| CHAD A. MORRONE, ESQ.  Admitted in MA & CT | DEREK R. COURNOYER, ESQ.  Admitted in FL & RI | DAVID V. NOYCE, ESQ.  Admitted in KS & MO |
| JOSEPH M. DOLBEN, ESQ.  Admitted in NH, MA & RI | DAVID M. BENGS, ESQ.  Admitted in IN & MI | DIANA A. CARPINTERO, ESQ.  Admitted in IL |

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| 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309 | Phone: (954) 644-8704 Facsimile: (401) 262-2110 |
| 275 West Natick Road, Suite 500, Warwick, RI 02886 | Phone: (401) 234-9200 Facsimile: (401) 398-2594 |

[DATE]

[NAME]

[PROPERTY ADDRESS]

Via email: [EMAIL ADDRESS]

**WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT OF COLLECT, ASSESS OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

Re: Reinstatement Request

Loan Number:­­­­­­­­­­ [LOAN NUMBER]

Borrower(s): [BORROWER]

Property Address: [PROPERTY ADDRESS]

MLG File No.: [FILE NO.]

Dear Ms. Bryan :

This letter reponds to your request for a reinstatement amount of the above delinquent loan.

Please be advised that this office represents [BENEFICIARY], (the “Lender”), current holder of that certain mortgage given by [MORTGAGOR] to [ORIGINAL MORTGAGEE] dated [DATE OF MORTGAGE] (the “Mortgage”), encumbering certain real property and improvements thereon located at [PROPERTY ADDRESS], which secures that certain promissory note (the “Note”) executed by [BORROWER].

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including your failure to make monthly payments due under the Note.

As of the date of this letter, the amount required to cure your loan delinquency is $[TOTAL REINSTATEMENT AMOUNT]. However, if you are not prepared to tender the full reinstatement amount today, then the amount that you owe may increase between the date of this letter and the date you reinstate the loan. The reinstatement amount may increase because of additional interest and late charges, as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt and will mail you a copy of such verification.

Furthermore, you are hereby notified of our intention to foreclose by sale under power of sale contained in the Mortgage for failure to pay the principal and interest due under the Promissory Note, payment of which was a condition of the Mortgage.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This reinstatement quote is good through [GOOD THROUGH DATE] the “Good Through Date.” If you reinstate this loan in full by the Good Through Date, we estimate the reinstatement amount to be itemized as follows:

Description Amount

Total Payments $

Accumulated Late Charges $

Property Inspection Fees $

Suspense Balance $

Title Search $

Foreclosure Attorney Fees $

**TOTAL ESTIMATED REINSTATEMENT THROUGH [GOOD THROUGH DATE] IS: $ [TOTAL]**

PAYMENT INSTRUCTIONS. Funds must be sent to Marinosci Law Group, P.C. by certified check or money order drawn on a United States bank, and made payable to [CLIENT] and escrow checks will not be accepted under any circumstances. The reinstatement funds will be returned if any portion of the funds is in the form of a personal check. Please be advised that all default-related processes, including but not limited to foreclosure sale, will continue until the total reinstatement funds are received in compliance with the terms in this letter.

PLEASE NOTE. If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the Good Through Date for the reinstatement stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney at the telephone number listed in this letter.

Very truly yours,

[PARALEGAL], Foreclosure Paralegal

[ATTORNEY INITIALS]/[PARALEGAL INITIALS]

Enclosures

[MAIL TYPE]