**{[H002]}** (Company Address Line 1)

**(IF {[H003]} = ‘\*’ or ‘NULL'; then suppress print of line; else produce:)**

**{[H003]}** (Company Address Line 2)

**{[H004]}** (Company Address Line 3)

**{[L001E8]}** (System Date)

**Send via First Class and Certified Mail to the Mailing address**

**{[M558]}** (New Bill Line 1/ Mortgagor Name)

**{[M559]}** (New Bill Line 2/Second Mortgagor)

**{[M560]}** (New Bill Line 3/Third Mortgagor)

**{[M561]}** (Additional Mailing Address)

**{[M562]}** (Mailing Street Address)

**{[M563]} {[M564]} {[M565]} {[M566]}** (Mailing City), (State), (5-Digit Zip), (4-Digit Zip)

(**“OR”** If **{[M956]}** (Foreign Address Indicator = 1))

**{[M928]}** (Foreign Country Code)

**{[M929]}** (Foreign Postal Code)

(see “Additional Borrowers/Co-Borrowers” on Letter Library Business Rules for Additional Addresses in BKFS)

Co-borrower Name 1

Co-borrower Name 2

Co-borrower Address Line 1

Co-borrower Address Line 2

Co-borrower Street

Co-borrower City, Co-borrower State, Co-borrower Zip Code, Co-borrower Zip Code Suffix

(see “SII Confirmed” on Letter Library Business Rules for Additional Addresses in BKFS)

Non-borrower Name

Non-borrower Address Line 1

Non-borrower Address Line 2

Non-borrower Address Line 3

Non-borrower Street

Loan Number: **{[M594]}** (Loan Number – No Dash)

**Notice of Default and Right to Cure**

RE: **{[M567]}** (Property Line 1/Street Address)

**{[M583]}** (New Property Unit Number)

**{[M568]}** (New Property Line 2/City State and Zip Code)

Dear **{[M558]}** (Mortgagor Name) and **{[M559]}** (Second Mortgagor),

(**or** if **{[H567]}** and/or **{[H568]}** present)

Dear **{[H567]}** and **{[H568]}**,

(**or** if **{[H581]}** and/or **{[H582]}** present)

Dear **{[H581]}** and **{[H582]}**,

(**or** if **{[H595]}** and/or **{[H596]}** present)

Dear **{[H595]}** and **{[H596]}**,

(**or** if **{[H609]}** and/or **{[H610]}** present)

Dear **{[H609]}** and **{[H610]}**,

(**or** if **{[H623]}** and/or **{[H624]}** present)

Dear **{[H623]}** and **{[H624]}**,

(**or** if **{[H637]}** and/or **{[H638]}** present)

Dear **{[H637]}** and **{[H638]}**,

(**or** if **{[H651]}** and/or **{[H652]}** present)

Dear **{[H651]}** and **{[H652]}**,

(**or** if **{[H665]}** and/or **{[H666]}** present)

Dear **{[H665]}** and **{[H666]}**,

(**or** if **{[H679]}** and/or **{[H680]}** present)

Dear **{[H679]}** and **{[H680]}**,

(**or** if **{[H202]}** present)

Dear **{[H202]}**,

(**or** if **{[H223]}** present)

Dear **{[H223]}**,

(**or** if **{[H244]}** present)

Dear **{[H244]}**,

(**or** if **{[H265]}** present)

Dear **{[H265]}**,

(**or** if **{[H372]}** present)

Dear **{[H372]}**,

(**or** if **{[H393]}** present)

Dear **{[H393]}**,

(**or** if **{[H503]}** present)

Dear **{[H503]}**,

(**or** if **{[H524]}** present)

Dear **{[H524]},**

Notice is hereby given that you are in default in payment of the principal and interest due on the indebtedness represented by the above-described promissory note (the “Note”). According to its terms and conditions and in performance of the covenant contained in the certain Mortgage (the “Mortgage”) securing payment of the Note to promptly pay when due the principal of and the interest on the indebtedness evidenced by the Note.

As of **{[L001E8]}**, your loan is delinquent and due for **{[M026E8]}** (Due Date), in the past due amount of $**{[C001E6]}** + **{[M585E6]}** – **{[M013E6]}** (Total Amount Due **+** Mtgr Rec Corp Adv Bal **-** Suspense Balance).

This amount is only valid until **({[L011E8]}** + 5 Days)(Today Plus 30 Days + 5 Days)

Prior to beginning foreclosure, we are required under the terms of your loan to notify you of your default. As of today, your loan is in default and is due for **{[M026E8]}** (Due Date). The amount past due as of the date of this letter is $**{[C001E6]}** + **{[M585E6]}** – **{[M013E6]}** (Total Amount Due **+** Mtgr Rec Corp Adv Bal **-** Suspense Balance)**,** which consists of the following:

Next Payment Due Date: **{[M026E8]}** (Due Date)

Number of Payments Due as of the Date of This Notice: **{[M590]}** (Delinquent Payment Count)

Total Monthly Payments Due: $**{[M591E6]}** (Delinquent Balance)

Late Charges: $**{[M015E6]}** (Accrued Late Charge Bal)

Other Charges: Uncollected NSF Fees: $**{[M593E6]}** (NSF Balance)

Other Fees: $**{[C004E6]}** (Other Fees)

Corporate Advance Balance: $**{[M585E6]}** (Mtgr Rec Corp Adv Bal)

Partial Payment (Unapplied) Balance: $**{[M013E6]}** (Suspense Balance)

TOTAL YOU MUST PAY TO CURE DEFAULT: $**{[C001E6]}** + **{[M585E6]}** – **{[M013E6]}** (Total Amount Due **+** Mtgr Rec Corp Adv Bal **-** Suspense Balance)

You can cure this default by making a payment of $**{[C001E6]}** + **{[M585E6]}** – **{[M013E6]}** (Total Amount Due **+** Mtgr Rec Corp Adv Bal **-** Suspense Balance)by **({[L011E8]}** + 5 Days)(Today Plus 30 Days + 5 Days). Please note any additional monthly payments, late charges and other charges that may become due under the Note, Security Instrument and applicable law after the date of this notice must also be paid.

If you do not cure the default within the 30-day period, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owed on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within thirty (30) days, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorney’s fees, actually incurred. However, if legal proceedings are started against you, you will have to pay the reasonable attorney’s fees within allowable fees and costs. Any attorney’s fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty-day period, you will not be required to pay attorney’s fees.

If you have not cured the default within the thirty-day period and foreclosure proceedings have begun, you still have the right to cure the default prior to any foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney’s fees and costs connected with the foreclosure sale and perform any other requirements under the mortgage. A notice of the date of the foreclosure sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait.

Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by this Security Instrument foreclosure by judicial proceeding and sale of the Property. You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, we may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. We are also entitled to collect all expenses incurred in pursuing the remedies provided in this Mortgage, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

# You may find out at any time exactly what the required payment will be by calling us at the following number: {[CSPhoneNumber]} and select option #2 or [{[SPOCContactEmail]}](mailto:collections@fbhl.com) This payment must be in cash, cashier’s check, certified check or money order and made payable to us at {[PayoffAddr1]}, {[PayoffAddr2]}.

You should realize that a foreclosure sale will end your ownership of the mortgaged property and your right to remain in it.

Please consider the following:

You should contact a HUD Counselor at HUD’s National Servicing Center at (877) 622-8525/TDD (800) 877-8339 or the Homeownership Preservation Foundation (888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you avoid foreclosure.

* There may be homeownership assistance options available, and you can reach a Flat Branch Loss Mitigation Specialist at 877-350-0350 and select option #2 to discuss these options.
* Avoid Foreclosure Scams: Do your research, make sure you are working with a reputable company.

[http://www.consumer.ftc.gov/articles/0100-mortgage-relief-scams](https://url.avanan.click/v2/r01/___http://www.consumer.ftc.gov/articles/0100-mortgage-relief-scams___.YXAzOmZiaGw6YTpvOjQ2NGYwYzRlZjE1YzQ5NzI3ODE0ZjMyNjM4ZjFhNWU5Ojc6YzJmMDpiY2ZiMmRmZmQxNDQ2Yjg2OTYyYjM2MDhlMTA1NzA5YTkzMDRkMzJiOWYzYThhZTg0YTFmN2UyZGFiZDAzYzUzOnA6VDpO)

If you pay the past due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up-to-date, and you can continue to make your regular monthly payments.

Sincerely,

Default Department

{[CompanyLongName]}