

**Instruction: This is a model letter. Adapt to fit your facts and circumstances.**

DATE

**CERTIFIED MAIL NO.  
RETURN RECEIPT REQUESTED - FEE PAID**

Name  
Address Line 1  
Address Line 2  
City, State Zip Code

Re: Your Loan Number:

Dear :

Enclosed is Cashier's Check No. in the amount of \$ , which is insufficient to bring your loan current. The amount now due to reinstate your loan is \$ . This amount will only be sufficient to reinstate your loan until Date.

If you plan to reinstate your loan, you should send a cashier's check(s) in the amount of \$ made payable to for , to our office address listed below ON OR BEFORE DATE. The amount necessary to reinstate your loan will increase after DATE. We do not accept personal checks.

If you have any questions regarding the above, please call our office at DATE and ask for the foreclosure desk.

Sincerely,

Name

:  
Enclosure

cc: