

# CrossCountry

More than a Mortgage

NMLS3029

FIRST CLASS MAIL

Loan Number: [REDACTED]  
Description of Mortgaged Property: [REDACTED]

**THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

### Notice of Breach and Right to Cure Default

Dear [REDACTED]:

You are hereby notified that:

1. You are now in default under the Note and Mortgage, Deed of Trust, or Security Deed (the Security Instrument) held by Crosscountry Mortgage, Inc. (the Holder) secured by property located at: [REDACTED]
2. The nature of your default is the failure to make the monthly payment(s) from [REDACTED] to [REDACTED]. Late charges and other charges have also accrued in the amount of \$ [REDACTED]. The total amount past due now required to cure this default is \$ [REDACTED].

Interest, late charges, and other charges that may vary from day to day will continue to accrue, and therefore, the total amount past due may be greater after the date of this notice. Interest, late charges, and other charges that will continue to accrue as of the date of this notice are required to be paid but will not affect the total amount past due required to cure the default. As stated above, the total amount past due required to cure the default is \$ [REDACTED]. Payment must be in cashier's check, certified check, or money order, and payable to Crosscountry Mortgage, Inc. at the address stated below. Please include your loan number on any payment or correspondence. Payment shall be sent to:

Collections Department  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1-877-538-8791

TX301/RMZ



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Loan Number: [REDACTED]

3. The default must be cured on or before [REDACTED] by tendering payment in the amount of \$ [REDACTED].
4. Failure to cure the default on or before [REDACTED] will result in acceleration of the sums secured by the Security Instrument, and sale of the Property.
5. Any payment received that is less than the cure amount may be applied to the loan or held in suspense and is not to be construed as a cure to the default or a waiver of our rights.
6. You have the right to reinstate your loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale. In addition, you may have other rights provided for by State or Federal Law, or by the contract documents.
7. If the default is not cured on or before [REDACTED], the Holder at its option may require immediate payment in full of all sums secured by the Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law.
8. The Holder (including any holder of the Note who is entitled to receive payments under the Note) shall be entitled to collect all expenses incurred in pursuing the remedies provided by the Security Instrument, including, but not limited to, reasonable attorneys' fees and costs of title evidence to the extent permitted by applicable law.
9. This letter and the information contained herein are required to be provided to you pursuant to the requirements of the loan agreement and applicable regulations. The issuance of this letter in no way affects any loss mitigation application which may be pending and does not affect or impair access to any loss mitigation options that may be available to you.

TX301/RM2

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Loan Number: [REDACTED]

10. If you disagree with the assertion that your loan is in default, or if you disagree with the calculations of the amount required to cure the default as stated in this letter, you may contact:

Loan Servicing  
Attention: Mail Stop NOE1290  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1-877-538-8791

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

11. If you are unable to bring your account current, the Holder offers consumer assistance programs which may help resolve your default. If you would like to learn more about these programs, please contact us at 1-877-538-8791. HUD also sponsors housing counseling agencies throughout the country that can provide you with free advice on foreclosure alternatives, budgeting, and assistance understanding this notice. If you would like to contact a HUD-approved counselor, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Sincerely,

Loan Servicing

TX010/RMZ