

NOTICE OF DEFAULT AND CUSTOMER'S RIGHT TO CURE DEFAULT

On _____, _____, we were instructed by the State of Wisconsin, Department of Veterans Affairs (Department) to mail this notice.

Pursuant to the terms of your note and mortgage to the Department dated _____, _____, you are hereby notified that as a result of your current delinquency with respect to your monthly payment obligations, your mortgage loan is in default.

1. The loan is in default because of your delinquency in required monthly payments which as of the date of this letter is \$ _____.
2. The default may be cured by your presenting to the undersigned agent of the Department the amount of \$ _____, plus the _____ payment of \$ _____, if the payment is made after _____. Only full payment of the delinquency will cure the default. Any partial payments made may be retained and applied to your account, but will not cure the default.
3. These sums must be presented to the undersigned agent of the Department on or before _____, _____ (thirty days from the date this notice is mailed to you).
4. Failure to make full payment of the delinquency on or before the above date may result in the Department's declaring the entire unpaid loan amount due and payable without further demand, and selling the mortgaged property.

You are also notified that once the loan has been called due in its entirety, the Department may proceed to foreclose against you. After the Department has accelerated the sums secured by your mortgage, you will continue to have the right to have the loan reinstated, by taking the actions specified in the mortgage within the time limits set by the mortgage. In any foreclosure proceeding you will also have the right to assert any defenses to acceleration and sale which you have, including the non-existence of any default. If you have any questions or need to discuss this matter, please contact _____ at _____.

Dated and mailed by certified mail _____, _____.

AGENT: _____

WDVA No. _____
Agent No. _____

Original: Customer Copy One: WDVA Copy Two: Servicing Lender

WDVA 2366

NOTICE OF DEFAULT AND CUSTOMER'S RIGHT TO CURE DEFAULT

Purpose: To notify mortgagor of WDVA's intent to declare entire unpaid amount of loan due and payable without further demand.

Prepared By: Servicer

Distribution: Original to mortgagor by certified mail.
Copy retained by Servicer.
Copy to: Wisconsin Department of Veterans Affairs
ATTN: Bureau of State Veterans Benefits
P.O. Box 7843
Madison, WI 53707-7843

Instructions

When instructed by WDVA to issue NOTICE OF DEFAULT AND CUSTOMER'S RIGHT TO CURE DEFAULT, WDVA 2366, Servicer completes form as follows:

Mortgagor's name, property address, city, state, and zip code.

Date instructed by WDVA to mail notice.

Date Mortgage Note and Mortgage were executed.

1. Amount of escrow, principal, and interest delinquent as of date of notice.
2. Conditions required to cure delinquency.
3. Thirty (30) days from mailing date of notice.

Name and phone number of Servicer's contact person.

Date mailed to mortgagor by certified mail.

Agent: Servicer name and address.

WDVA No.: Loan Number.

Agent No.: Servicer Number