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Regarding: Your Personal Check #*.* dated *.* in the amount of \$*.*

REQUEST FOR REPLACEMENT OF BOUNCED CHECK

Dear *.*:

Please be advised that the above-referenced check has been returned by our bank due to insufficient funds.

Under the terms of this loan, unless we receive payment by the *.* of each month AND you have kept your payments on the first loan to *.* up to date also, we can foreclose on your property.

Although it costs us nothing to start foreclosure, you will have to pay about \$700 or more in foreclosure fees (plus all delinquent payments) to stop a foreclosure once it is begun.

Our Company has a policy of being fair but firm in collecting loan payments. We WILL NOT allow a loan to get very far behind in payments before filing foreclosure. Your loan is now getting behind.

Please send a replacement Cashier's check for \$____ plus a \$15.00 bad check fee (total \$____) payable to *.* right away.

Yours,

., Loan Supervisor