

**Lender**

Rich Lending Co.  
Lender Street Address  
Lender City  
Lender State/Zip  
Lender Country

Contact: Joe Richman  
Email: joe@richlending.com  
Phone: +1 (813)-308-7676  
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April 1, 2013

Company name: Smith Investments LLC  
Borrower's name: John Smith  
Co-borrower's name: Jane Smith  
Borrower's address: 1050 Oasis Palm Drive, Tampa, FL 33629

**Reference: 113 2nd St. E, Bradenton, FL 34208**

Last Payment recv'd date: November 5, 2012      Payment: \$1,651.36

Payment Outstanding and Required to Cure Default as at today: \$8256.80

Date Next Regular Payment Due: May 1, 2013

Next Regular Payment: \$1,451.36

**NOTICE OF DEFAULT**

Dear Mr. Smith:

You are in default of your mortgage. This is notice you must cure this default by sending AT LEAST the amount of \$8256.80 by no later than April 12, 2013.

If you fail to cure your default, it will result in the acceleration of the sums secured by this mortgage, foreclosure by judicial proceeding and sale of the Property. You may have the right to assert in the foreclosure proceedings the non-existence of a default or other defence to acceleration and foreclosure.

Sincerely,

Joe Richman  
on behalf of:  
Rich Lending Co.