

**654.2B Requirements of notice of right to cure.**

The notice of right to cure shall be in writing and shall conspicuously state the name, address, and telephone number of the creditor or other person to which payment is to be made, a brief identification of the obligation secured by the deed of trust or mortgage and of the borrower's right to cure the default, a statement of the nature of the right to cure the default, a statement of the nature of the alleged default, a statement of the total payment, including an itemization of any delinquency or deferral charges, or other performance necessary to cure the alleged default, and the exact date by which the amount must be paid or performance tendered and a statement that if the borrower does not cure the alleged default the creditor or a person acting on behalf of the creditor is entitled to proceed with initiating a foreclosure action or procedure. The failure of the notice of right to cure to comply with one or more provisions of [this section](#) is not a defense or claim in any action pursuant to [this chapter](#) and does not invalidate any procedure pursuant to [chapter 655A](#), unless the person asserting the defense, claim, or invalidity proves that the person was substantially prejudiced by such failure.

[86 Acts, ch 1214, §11](#); [87 Acts, ch 142, §13](#); [91 Acts, ch 46, §1](#)

Referred to in [§654.2A](#), [§654.2D](#)

Legislative findings; [86 Acts, ch 1214, §1](#)