

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Mortgage Company Name]
[Foreclosure Department/Legal Department Address]
[City, State, Zip Code]

RE: Notice of Bankruptcy Filing and Automatic Stay

Loan Number: [Your Loan Number]
Property Address: [Your Property Address]
Foreclosure Sale Date: [Date of Scheduled Sale]

To Whom It May Concern,

This letter serves as formal notice that I filed for bankruptcy protection on [Date of Filing] in the United States Bankruptcy Court for the [District Name, e.g., Northern District of California].

Case Details:

Case Number: [Your Bankruptcy Case Number]
Chapter: [Chapter 7 or Chapter 13]

Pursuant to 11 U.S.C. § 362(a), the filing of this bankruptcy petition operates as an **Automatic Stay**. This stay prohibits all entities from continuing or commencing any actions to collect debts, including the foreclosure sale or transfer of the property listed above.

Please immediately cease all foreclosure proceedings and cancel the sale scheduled for [Date of Scheduled Sale]. Any further action taken in violation of the automatic stay may result in legal sanctions and damages as provided by law.

A copy of the Notice of Bankruptcy Case Filing is attached for your records.

Sincerely,

[Your Signature]

[Your Printed Name]

cc: [Name of Foreclosure Trustee/Law Firm handling the sale]