

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

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

**RE: NOTICE OF BANKRUPTCY FILING AND AUTOMATIC STAY**

Debtor Name: [Your Full Name]  
Case Number: [Your Bankruptcy Case Number]  
Chapter: [7 or 13]  
Date Filed: [Date Case was Filed]  
Property Address: [Address of Property Facing Foreclosure]  
Loan Number: [Your Loan Number]

To Whom It May Concern,

Please be advised that I have filed a voluntary petition for relief under the United States Bankruptcy Code in the [Name of District, e.g., Eastern District of California] Bankruptcy Court.

Pursuant to 11 U.S.C. § 362(a), the filing of this petition operates as an **Automatic Stay**. This stay prohibits the commencement or continuation of any judicial, administrative, or other action or proceeding against the debtor or the debtor's property, including the foreclosure sale currently scheduled for [Date of Foreclosure Sale].

You are hereby formally requested to immediately cancel the foreclosure sale and cease all collection and foreclosure activities regarding the property located at [Property Address].

Be advised that any action taken in violation of the Automatic Stay is void and may subject you to sanctions and damages under 11 U.S.C. § 362(k).

Attached is a copy of the Notice of Bankruptcy Case Filing (Official Form 309). Please confirm in writing that the foreclosure sale has been canceled.

Sincerely,

[Your Signature]  
[Your Printed Name]

CC: [Name of Trustee/Foreclosure Attorney for the Lender]