

Date: [Insert Date]

To: [Lender/Service Name]

Attn: Foreclosure Department / Legal Department

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

RE: Notice of Title Cloud and Request for Immediate Foreclosure Suspension

Borrower Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Foreclosure Sale Date: [Insert Date, if scheduled]

Dear Sir/Madam,

I am writing to formally request an immediate suspension of all foreclosure proceedings regarding the above-referenced property due to unresolved title issues that prevent the legal transfer of clear title.

A recent title search and review have identified the following title defects/clouds:

- [Detail Issue 1, e.g., Unreleased prior mortgage]
- [Detail Issue 2, e.g., Boundary dispute or easement issue]
- [Detail Issue 3, e.g., Incorrect legal description on Deed of Trust]

As these issues directly affect the validity of the lien and the ability to provide marketable title at a foreclosure sale, proceeding with the sale at this time would be premature and potentially voidable. Suspension is required to allow for "Title Clearance" to ensure all parties' interests are properly protected and to avoid future litigation regarding the chain of title.

Please provide written confirmation within [Number] business days that the foreclosure sale has been postponed and that the account has been placed in a "Hold" status while these title matters are being adjudicated or resolved.

Thank you for your immediate attention to this legal matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]