

Date: [Date]

VIA CERTIFIED MAIL

[Name of Individual/Company]

[Street Address]

[City, State, Zip Code]

RE: CEASE AND DESIST - FRAUDULENT MORTGAGE MODIFICATION OFFERS

To [Name of Individual or Company],

It has come to my attention that your organization is contacting me regarding unsolicited and fraudulent mortgage modification services. Specifically, you have [describe actions, e.g., sent mailers, called, or emailed] claiming to represent [Name of Lender] or promising guaranteed loan modifications for an upfront fee.

I am writing to formally demand that you immediately **CEASE AND DESIST** all communication with me. Your actions are deceptive and potentially in violation of the Mortgage Assistance Relief Services (MARS) Rule and other consumer protection laws.

Specifically, I demand that you:

- Immediately stop calling, emailing, or mailing any solicitation materials to me.
- Remove my personal information, including my address and phone number, from your marketing databases.
- Cease making any false representations regarding my current mortgage or your ability to negotiate with my lender.

Be advised that I have notified [Name of Lender] that I have not authorized you to act on my behalf. Furthermore, I am prepared to report your activities to the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Office of the Attorney General should these solicitations continue.

Consider this a formal notice. I expect immediate compliance with this demand. Do not contact me again except to confirm in writing that you have removed me from your lists.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]