

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

[Date]

[Lender/Servicer Name]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Formal Debt Validation Notice / Notice of Dispute

Account Number: [Your Mortgage Account Number]

Property Address: [Full Address of the Property]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt regarding the above-referenced mortgage account and property. This letter is sent in response to the [Notice of Default / Intent to Foreclose] dated [Date of Notice Received].

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA) and the Real Estate Settlement Procedures Act (RESPA), I request that you provide the following documentation and information to validate this debt:

- A complete life-of-loan payment history, including all principal, interest, escrow, and late fee charges.
- A copy of the original Promissory Note, including all endorsements and allonges, showing the current owner of the debt.
- A copy of the Mortgage or Deed of Trust.
- The name and physical address of the current holder of the Note.
- A breakdown of the current amount required to cure the default and the total payoff amount.
- Documentation proving your authority to initiate foreclosure proceedings on behalf of the owner of the debt.

Please be advised that this is a formal dispute. I request that you cease all foreclosure activities until you have provided the requested validation and verification of the debt as required by law.

I look forward to receiving the requested documentation within thirty (30) days of your receipt of this notice.

Sincerely,

[Your Signature]

[Your Printed Name]