

DATE: [Current Date]

TO:

[Lender/Servicer Name]

[Address Line 1]

[City, State, Zip Code]

RE: NOTICE OF INTENTIONAL CLOUD ON TITLE AND ACCELERATION OF DEFAULT

Property Address: [Full Property Address]

Loan Number: [Loan Account Number]

Legal Description: [Insert Legal Description or Reference Exhibit A]

To [Contact Person or Department Name],

This letter serves as formal notice that the undersigned (the "Owner") hereby asserts an intentional cloud on the title of the above-referenced property. This action is taken due to specific contractual breaches, procedural irregularities, and failures in the chain of title recorded against the subject property.

Pursuant to the terms of the Security Instrument and applicable state laws, you are hereby notified of the following:

- **Notice of Default:** Notice is hereby given that the security interest claimed by your institution is being challenged as legally insufficient or voidable.
- **Acceleration of Dispute:** Due to your failure to provide original wet-ink documentation and certified proof of standing, the Owner is accelerating the default process against your purported claim of interest.
- **Title Impairment:** Be advised that the cloud on the title is intentional and will remain as a matter of record until such time as a full release of lien or a judicial determination of rights is finalized.

Any further attempts to initiate foreclosure proceedings or transfer interest in the property while this cloud on title remains unresolved will be viewed as an intentional act of slander of title and a violation of the Fair Debt Collection Practices Act (FDCPA).

You have [Number of Days, e.g., 30] days from the receipt of this notice to provide a sworn affidavit and certified evidence rebutting the claims stated herein. Failure to respond will be deemed as acquiescence to the cloud on title and the invalidity of your claim.

Govern yourself accordingly.

Sincerely,

[Owner Name]
[Owner Contact Information]

Notary Acknowledgement:

State of [State]
County of [County]

Subscribed and sworn to (or affirmed) before me this _____ day of _____, 20____.

Notary Public Signature