

Date: [Insert Date]

To: [Lender/Servicer Name]

Address: [Lender Address]

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

RE: Notice of Dispute - Unauthorized Transfer and Mortgage Acceleration

Account Number: [Insert Loan Number]

Property Address: [Insert Property Address]

To Whom It May Concern,

I am writing to formally dispute the recent notice regarding the acceleration of my mortgage loan and the unauthorized transfer of my account or property title.

I have received notification stating that the full balance of my mortgage is now due. However, I believe this acceleration is improper because [Insert Reason, e.g., payments are up to date / I did not receive prior notice of default].

Furthermore, it has come to my attention that an unauthorized transfer of [ownership/servicing rights] has occurred. I did not consent to this transfer, nor was I provided with the legally required notifications under the Real Estate Settlement Procedures Act (RESPA). Specifically, I contest the validity of this transfer based on the following:

- Lack of written authorization from the account holder.
- Failure to provide a Notice of Transfer of Servicing.
- Discrepancies in the recorded deed or assignment of mortgage.

Please provide the following documentation within thirty (30) days:

1. A complete payment history (Life of Loan).
2. A certified copy of the original Promissory Note and any Assignments of Mortgage.
3. Verification of the legal authority of the entity currently claiming ownership of the debt.
4. Proof of the specific default that triggered the acceleration.

Until this matter is resolved and the unauthorized transfer is corrected, I request that all foreclosure proceedings be suspended. I reserve the right to seek legal counsel and report this matter to the Consumer Financial Protection Bureau (CFPB).

I look forward to your immediate response and a resolution to this dispute.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]