

Date: [Date]

TO:

[Name of Secondary Lienholder/Entity]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: IMMEDIATE CEASE AND DESIST - UNAPPROVED SECONDARY LIEN AND NOTICE OF DEFAULT

Dear [Contact Name or Department],

This letter serves as a formal demand that you immediately cease and desist any and all collection activities, foreclosure proceedings, or notices of default regarding the purported lien held against the property located at: **[Property Address]**.

It has come to our attention that a secondary lien was placed on the aforementioned property without the express written consent or authorization required by the primary lienholder and/or the property owner. Because this lien was established in violation of [Contract Reference/Mortgage Clause], it is considered unauthorized and invalid.

Furthermore, any notice of default issued by your institution based on this unapproved lien is contested. You are hereby directed to:

- Halt all foreclosure actions or legal proceedings immediately.
- Refrain from reporting any adverse information to credit bureaus regarding this specific matter.
- Provide written confirmation within [Number] business days that the lien has been released or the default notice has been rescinded.

Failure to comply with this demand will result in immediate legal action to protect the interests of the primary stakeholder, including but not limited to filing for injunctive relief and seeking damages for slander of title.

This letter is sent without prejudice to any rights or remedies available at law or in equity.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Capacity]

[Your Phone Number]

[Your Email Address]