

Date: [Insert Date]

TO: [Debtor Name]

ADDRESS: [Debtor Address]

ACCOUNT NUMBER: [Insert Account Number]

RE: NOTICE OF INTENT TO FORECLOSE AND ACKNOWLEDGMENT OF CEASE AND DESIST REQUEST

Dear [Debtor Name],

This letter serves as formal notification regarding the status of the above-referenced account. Please be advised of the following:

1. Acknowledgment of Cease and Desist: We have received your request to cease and desist all further communication regarding this debt. Pursuant to the Fair Debt Collection Practices Act (FDCPA) or applicable state laws, we will no longer contact you via telephone or mail regarding the collection of this debt, except for the specific legal purposes outlined below.

2. Notice of Intent to Foreclose: Because the default on this account remains uncured, please be notified that [Creditor Name] intends to invoke the foreclosure provision of the security agreement. This letter constitutes the final notice before legal proceedings are initiated to seize and/or sell the collateral described as: [Description of Property/Asset].

3. Final Opportunity to Cure: You may prevent this foreclosure action by paying the total outstanding balance of \$[Insert Amount] no later than [Insert Deadline Date]. Payment must be made via certified funds to the address provided below.

4. Legal Action: Failure to pay the full amount by the specified date will result in the immediate commencement of foreclosure proceedings. This may include the physical repossession of the asset or the filing of a lawsuit to obtain a judgment of foreclosure. Once legal action has commenced, you may be held liable for additional attorney fees, court costs, and interest.

Since you have requested a cessation of communication, this is the final notice you will receive regarding this matter unless it is to notify you of specific legal actions or the scheduling of a sale.

Sincerely,

[Your Name/Representative Name]

[Company Name]

[Phone Number]

[Address for Payment]