

[Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: Acknowledgment of Cease and Desist / Notice of Intent to Initiate Foreclosure

Dear [Debtor Name],

We are in receipt of your letter dated [Date of Cease and Desist Letter], in which you requested that [Lender/Company Name] cease and desist all further communication with you regarding the debt associated with the property located at [Property Address].

In accordance with the Fair Debt Collection Practices Act (FDCPA) and other applicable laws, we hereby acknowledge your request and will terminate direct communication regarding the collection of this debt, with the exception of specific legal notices required by law.

Please be advised that as of the date of this letter, the total outstanding balance on your account is \$[Amount]. Due to your continued default on the loan agreement, [Lender/Company Name] is formally notifying you of its intent to initiate foreclosure proceedings against the aforementioned property.

This action is taken to enforce the security interest held by [Lender/Company Name]. All future correspondence regarding this matter will be conducted through formal legal channels, or through your legal counsel if you have designated a representative.

If you wish to prevent this action, you must pay the full reinstatement amount of \$[Amount] by [Deadline Date]. Payments must be made via [Payment Method].

Sincerely,

[Your Name/Representative Name]

[Title]

[Lender/Company Name]

[Phone Number]