

Date: [Insert Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

From:

[Lender/Lienholder Name]

[Lender Address]

[City, State, Zip Code]

Re: Account Number: [Insert Account Number]

Property Address: [Insert Property Address]

NOTICE OF CEASE AND DESIST ACKNOWLEDGMENT AND INTENT TO FORECLOSE

Dear [Debtor Name],

This letter serves as formal acknowledgment of your "Cease and Desist" request received on [Date of Receipt of Request], regarding the above-referenced account.

Pursuant to the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, we will honor your request to stop all general communication regarding the collection of this debt. However, please be advised that the law permits continued communication specifically for the purpose of notifying you that the creditor intends to invoke a specified remedy.

NOTICE OF INTENT:

Please take notice that [Lender Name] intends to pursue the legal remedy of **foreclosure** against the property located at [Property Address]. Because the default on the mortgage/lien has not been cured, we are initiating the necessary legal proceedings to recover the collateral securing the loan.

Following this notice, all further communications will be limited to legal service of process, statutory notices required by law for the foreclosure sale, or communications required to complete the foreclosure process.

If you have legal representation, please provide their contact information immediately so that future legal documents may be served upon your counsel.

Sincerely,

[Your Signature]

[Printed Name/Title]
[Company Name]