

Date: [Date]

From:

[Creditor Name/Financial Institution]

[Department Name]

[Address]

[City, State, Zip Code]

To:

[Debtor Name]

[Address]

[City, State, Zip Code]

RE: Notice of Intent to Foreclose and Acknowledgment of Cease and Desist Request

Account/Loan Number: [Account Number]

Property Address: [Full Property Address]

Dear [Debtor Name],

This letter serves as formal notice regarding the status of the mortgage loan referenced above. As of [Date], your account remains in default with a past-due balance of \$[Amount].

I. Acknowledgment of Cease and Desist

We hereby acknowledge receipt of your correspondence dated [Date of Debtor's Letter], requesting that we cease and desist all further communication with you regarding this debt. Pursuant to the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, we will honor this request and will no longer contact you via telephone or general correspondence regarding the collection of this debt, except as permitted by law.

II. Notice of Intent to Foreclose

Please be advised that despite the cessation of regular collection communications, the underlying security interest in the property remains. Because the default has not been cured, [Creditor Name] intends to invoke the power of sale or initiate judicial foreclosure proceedings against the property located at [Property Address].

III. Final Action

This letter constitutes a formal notice that [Creditor Name] or its agents may take the following actions:

- Initiate legal proceedings to foreclose upon the property.
- Exercise the power of sale as provided in the Deed of Trust/Mortgage.
- Commence any other non-communication legal remedies available to recover the collateral.

To prevent this action, you must pay the full reinstatement amount of \$[Amount] by [Deadline Date]. Payments must be made via certified funds to the address listed above.

If you have retained legal counsel, please have your attorney contact our legal department directly at [Phone Number].

Sincerely,

[Name of Authorized Representative]

[Title]

[Creditor Name]