

[Company Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

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

Account Number: [Account Number]
Property Address: [Property Address]

Dear [Debtor Name],

This letter serves as formal acknowledgment of your request, received on [Date of Receipt], to cease and desist all communication regarding the collection of the debt associated with the above-referenced account.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), we will honor your request and cease all general collection communications. However, please be advised that the FDCPA permits continued communication to notify you that specific legal remedies are being invoked.

Please take notice that [Company Name/Creditor Name] intends to invoke its right to pursue a non-judicial or judicial foreclosure against the property located at [Property Address]. This action is being taken due to the continued default on the terms of your mortgage/loan agreement.

Because you have requested that we cease communication, we will no longer contact you regarding this debt except to serve formal legal notices or to provide status updates regarding the foreclosure proceedings as required by law.

If you wish to discuss loss mitigation options or provide updated contact information for your legal counsel, you must notify us in writing to rescind your cease and desist request.

Sincerely,

[Name of Representative/Department]
[Company Name]