

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender or Servicer Name]
[Loss Mitigation/Foreclosure Department]
[Address]
[City, State, Zip Code]

RE: NOTICE OF INTENT TO FORECLOSE AND CEASE AND DESIST ORDER

Account Number: [Your Loan Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing this letter in response to the "Notice of Intent to Foreclose" or similar acceleration notice received on [Date of Notice].

1. FORMAL DISPUTE

I am formally disputing the validity of the debt and the underlying foreclosure action. I request a complete life-of-loan accounting, including the original promissory note, all assignments of the mortgage, and a detailed breakdown of all fees, costs, and interest charged to this account.

2. CEASE AND DESIST COMMUNICATION

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am hereby directing you to cease and desist all further communication with me regarding this debt, except for those communications required by state or federal law or regarding the formal legal process of foreclosure. Do not contact me by telephone at my home, place of employment, or via mobile device. All future communications must be sent in writing to my mailing address listed above.

3. INTENT TO DEFEND

Please be advised that I intend to vigorously defend my rights regarding this property. I am currently evaluating all legal options, including potential violations of RESPA, TILA, or state consumer protection laws. If you proceed with foreclosure while a valid dispute is pending or while loss mitigation options are being explored, I will take appropriate legal action.

4. LOSS MITIGATION

[Optional: Delete if not applicable] I am still interested in pursuing loss mitigation options. However, this does not waive my rights under the FDCPA or my dispute regarding the current balance and fees claimed.

Failure to comply with this Cease and Desist request may result in legal action against your company for violations of the FDCPA and relevant state laws.

Sincerely,

[Your Signature]

[Your Printed Name]

Cc: [Attorney Name, if applicable]
Certified Mail - Return Receipt Requested