

Date: [Insert Date]

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

TO:

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**RE: FORMAL NOTICE OF INTENT TO FORECLOSE AND CONFIRMATION OF
CEASE AND DESIST**

Account Number: [Insert Account Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notice regarding the default on the mortgage loan associated with the property referenced above. As of the date of this letter, the default has not been cured, and the total amount required to reinstate the account is \$[Insert Amount].

Notice of Intent to Foreclose:

Please be advised that [Lender/Company Name] intends to initiate formal foreclosure proceedings against the property if the full reinstatement amount is not received by [Insert Deadline Date]. Failure to cure this default will result in the acceleration of the entire loan balance and the commencement of a legal sale of the property.

Cease and Desist Confirmation:

In accordance with your previous request dated [Insert Date of Request] and pursuant to the Fair Debt Collection Practices Act (FDCPA), this letter serves as written confirmation that we have processed your "Cease and Desist" demand regarding certain forms of communication.

Please note that this request does not stop the legal process of foreclosure. We will cease all general collection calls and correspondence; however, we reserve the right to contact you via mail for the following purposes:

- To provide legally mandated notices regarding the foreclosure process.
- To advise you of specific remedies or actions we intend to invoke.
- To respond to inquiries initiated by you or your legal counsel.

Action Required:

To prevent further legal action, you must contact our Loss Mitigation Department at [Insert Phone Number] or submit the full reinstatement amount to the address listed below before the aforementioned deadline.

Sincerely,

[Your Name/Representative Name]

[Company Name]

[Company Address]

[Phone Number]