

Date: [Date]

From:

[Lender/Service Name]

[Address]

[City, State, Zip Code]

To:

[Borrower Name]

[Address]

[City, State, Zip Code]

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

Account Number: [Account Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notice regarding the default on your mortgage loan for the property listed above. As of [Date], your account remains delinquent in the amount of \$[Amount].

Notice of Intent to Foreclose:

Due to the continued failure to cure the default, please be advised that [Lender Name] intends to initiate formal foreclosure proceedings. If the total amount due is not received by [Deadline Date], the matter will be referred to legal counsel to begin the sale of the property to satisfy the debt.

Acknowledgment of Cease and Desist:

We formally acknowledge receipt of your "Cease and Desist" request dated [Date of Borrower's Request]. Pursuant to the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, we will cease all general collection communications with you regarding this debt.

However, please be advised that the Cease and Desist request does not prevent the lender from taking the following actions:

- Providing you with legally required notices regarding the foreclosure process.
- Communicating with you regarding the status of the foreclosure sale.
- Executing non-judicial or judicial foreclosure actions to recover the collateral property.

Right to Cure:

You still maintain the right to pay the delinquency in full or contact our loss mitigation department to discuss potential alternatives to foreclosure, such as a loan modification, short sale, or deed-in-lieu. Taking such action may halt the foreclosure process.

Please contact us at [Phone Number] if you wish to discuss repayment options before the deadline mentioned above.

Sincerely,

[Name of Authorized Representative]

[Title]

[Lender/Service Name]