

URGENT: NOTICE OF INTENT TO DISPUTE FORECLOSURE AND REQUEST FOR STAY OF SALE

Date: [Current Date]

To: [Trustee Name/Foreclosing Entity]
[Trustee Address]
[City, State, Zip Code]

Sent via: Certified Mail, Return Receipt Requested / Facsimile / Email

Loan Account Number: [Your Loan Number]
Property Address: [Your Property Address]
Scheduled Sale Date: [Date of Trustee Sale]

Dear [Trustee Name or Representative],

I am the owner of the property located at the address listed above. I am writing this letter to formally dispute the upcoming Trustee Sale scheduled for [Date] and to demand an immediate postponement of the sale based on the following grounds:

- **Loss Mitigation Status:** I have a pending loss mitigation application or loan modification request submitted on [Date]. Under federal and state laws, "dual tracking" is prohibited while a complete application is under review.
- **Inaccurate Accounting:** I formally dispute the total amount claimed to be due. I request a complete life-of-loan payment history and a detailed validation of the debt, including all fees, corporate advances, and escrow charges.
- **Procedural Defects:** I believe there are significant procedural errors regarding the Notice of Default and/or Notice of Trustee Sale, including failure to comply with [State-Specific Foreclosure Statute, e.g., California Civil Code 2923.5].
- **Qualified Written Request (QWR):** Treat this letter as a formal request under the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. Section 2605(e), for information regarding the servicing of my loan and the identity of the actual Note holder.

Be advised that if you proceed with the Trustee Sale while these disputes are unresolved, I will take all necessary legal actions to set aside the sale, including filing for emergency injunctive relief and reporting this matter to the Consumer Financial Protection Bureau (CFPB).

Please confirm in writing immediately that the sale has been stayed or postponed to allow for the resolution of these issues.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Phone Number]
[Your Email Address]

CC: [Lender/Service Name]