

December 1, 2011

LENDER'S NAME

LENDER'S ADDRESS

Re: PROPERTY ADDRESS – LOAN # - SELLER(S) NAME

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on _____, received by me on _____, in reference to the foreclosure scheduled on _____.

I respectfully request that your offices provide me with competent evidence of the proper procedure in filing for foreclosure, so I can provide this evidence to my attorney _____ (Attorney's name.)

I am at this time contemplating possible alternatives, including short sale or filing for bankruptcy.

Please provide me with the following:

1. What the money you say I owe is for;
2. Explain and show me how you calculated what you say I owe;
3. Provide a verification or copy of any judgment if applicable;
4. Show me that you are licensed to collect in my state;
5. Provide me with your license numbers and Registered Agent;
6. Signed agreement from the debtor confirming to pay the debt (mortgage note;)
7. The agreement which authorizes you to collect debt on the assumed debt.
8. Complete payment history, the requirement of which has been established via Spears v. Brennan 745 N.E.2d: 2001 Ind. App. LEXIS 509 and
9. Letter of sale or assignment from the original creditor to your company. (Agreement with your client that grants you the authority to collect on this alleged debt.) Coppola v. Arrow Financial Services, 302cv577, 2002 WL 32173704 (D.Conn.)

I would kindly ask to postpone or cancel the foreclosure on _____, in order for reviewing the paperwork or I will have no other alternative to contest in court and file for a Complaint (if you are in a judicial state) and/or bankruptcy.

These documents were sent via fax, email and Certified Registered Return Receipt via USPS.

Sincerely,