January 24, 2019

[Borrower/Borrower Spouse Name (One to One)]

[Borrower/ Borrower Spouse’s Primary Address]

[City, State Zip]

*Sent via First Class and Certified Mail Return-Receipt Requested*

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Re:**

**Property Address:** [Property Address, City, State ZIP]

**Creditor:** [Beneficiary]

**Original Loan Amount:** $ [Original Amt]  
 **Loan No.:** [Last four digits of Loan Number]

**Our File No.:** [CA File Number]

Dear [Borrower/Borrower Spouse Name]:

Please be advised that this firm represents [Beneficiary]. You are hereby notified that you are in default under the terms or conditions of the note dated [Month DD, YYYY (Note Holder Document Date)] now held by [Beneficiary]. You are further notified that:

1. You are in default because you have failed to make your monthly payments.

**The total past due amount as of the date of this letter is: $ [Reinstatement Amount] [[1]](#footnote-1)**

2. To cure the default, you must pay the total past due amount within thirty (30) days from the day you received this notice.

1. The law does not require our firm to wait until the end of the thirty-day period before initiating an action to collect this debt.
2. You have the right to bring a court action to assert the non-existence of a default or any other defense that you have to acceleration and legal action to collect on the same.
3. Servicemembers on “active duty” or “active service,” or a dependent of such a service member may be entitled to certain legal protections pursuant to the Service members Civil Relief Act (50 USC App. §§ 3901-4043) (SCRA).  If you believe that you may be eligible for such protection, please contact our office at the below, within 10 calendar days from the date of this letter.
4. This letter also provides notice pursuant to the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692a-1692o. Unless you dispute the validity of the debt, or any portion thereof within thirty (30) days from receipt of this letter, we will assume the debt is valid.
5. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, the Firm will obtain verification of the debt or, if the debt is based on a judgment, a copy of the judgment and the Firm will mail you a copy of such verification or judgment.
6. If you provide us with a written request, the Firm will provide you with the name and address of the current creditor, if different from the original creditor.
7. If you have any questions concerning your rights under the Fair Debt Collection Practices Act or any other Federal or State law, you should seek legal counsel immediately. The Firm cannot provide you legal advice as to your rights.
8. If you have filed Bankruptcy, please contact our office immediately. If the bankruptcy case has discharged or the lender has obtained relief from stay, the lender is likely pursuing a remedy against the property only and will not be pursuing a remedy against you personally.

Sincerely,

MARINOSCI LAW GROUP, P.C.

David Noyce

**MARINOSCI LAW GROUP, P.C. IS A DEBT COLLECTOR AND ANY**

**INFORMATION WILL BE USED FOR THAT PURPOSE**

1. Please note that the amount due will change daily so the amount required to bring your account current must be verified directly with the lender or our office before sending funds. [↑](#footnote-ref-1)