

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

**Via Regular and Certified Mail, Return Receipt Requested #** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**RE: TRUTH IN LENDING ACT RESCISSION NOTICE**  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
ACCOUNT NO.: \_\_\_\_\_

To Whom It May Concern:

I am writing to you about the above-referenced loan transaction, which I entered into with \_\_\_\_\_ on or about \_\_\_\_\_. Please be advised that I hereby rescind the transaction pursuant to the Federal Truth in Lending Act, 15 U.S.C. § 1635, Regulation Z § 226.23. I am entitled to rescind the loan because required material disclosures were not provided or were provided incorrectly.

If you are the servicer of the loan or another agent of the holder, please forward this notice to the holder of the note and mortgage. Please let me know right away if you are neither the holder nor the servicer.

The security interest granted as part of this transaction is void upon your receipt of this letter by operation of law. *See* 15 U.S.C. § 1635, Regulation Z § 226.23. Pursuant to the Regulation, the holder of the security interest has 20 days after receipt of this notice of rescission to return to me all monies paid and to take action necessary or appropriate to reflect termination of the security interest. Please be advised that if the security interest is not canceled and if all the consideration I paid is not returned to me as required by law, I will have no choice but to seek actual and statutory damages pursuant to 15 U.S.C. § 1640(a).

Kindly notify me in writing that the security interest has been canceled, and that the consideration paid will be returned immediately. Thank you for your attention and cooperation.

Very truly yours,