

Date: [Date]

VIA CERTIFIED MAIL

[Recipient Name/Legal Department]
[Marketing Company Name]
[Street Address]
[City, State, Zip Code]

RE: CEASE AND DESIST DEMAND - DECEPTIVE MARKETING PRACTICES

To [Name of Marketing Company/Principal]:

It has come to our attention that [Marketing Company Name] is distributing solicitations for mortgage refinancing services that target our customers. These marketing materials use [Bank Name]'s name, trademarks, and/or specific loan information in a manner that falsely implies an official endorsement, affiliation, or authorization by our institution.

Your current marketing strategy constitutes deceptive trade practices, trademark infringement, and a violation of consumer protection laws. Specifically, your materials:

- Use our trade name and logo without authorization.
- Contain "Official Notice" language designed to mislead consumers into believing the communication originated from their current lender.
- Create a high likelihood of consumer confusion regarding the source of the services offered.

DEMAND IS HEREBY MADE that you immediately cease and desist from using [Bank Name]'s name or any confusingly similar marks in your marketing materials. Furthermore, you are demanded to:

1. Permanently stop the distribution of all mailers, emails, or digital ads implying an affiliation with [Bank Name].
2. Provide written confirmation within [Number, e.g., 10] business days that these practices have been terminated.
3. Remove [Bank Name] from any internal databases used for "trigger lead" or "lender-specific" marketing campaigns.

Failure to comply with this demand may result in further legal action, including but not limited to, filing formal complaints with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and relevant state Attorneys General, as well as seeking injunctive relief and damages in court.

Governing yourself accordingly,

[Signature]
[Your Name/Title]
[Bank Name]
[Contact Information]