

**SENT VIA REGISTERED MAIL / EMAIL**

**Date:** [Date]

**To:**

[Recipient Name/Entity Name]

[Recipient Address]

[Recipient Email]

**RE: CEASE AND DESIST - Unauthorized Disclosure of Proprietary Credit Risk Models**

Dear [Recipient Name],

It has come to our attention that you have published, distributed, or otherwise made available certain proprietary software, algorithms, and documentation relating to [Institution Name]'s Credit Risk Models (the "Proprietary Information") on an open-source platform, specifically [Platform Name, e.g., GitHub] at the following URL: [Insert URL].

The Proprietary Information, which includes but is not limited to internal probability of default (PD) models, loss given default (LGD) frameworks, and [Specify other models], is the exclusive intellectual property of [Institution Name]. This information is classified as a trade secret and is protected under applicable intellectual property and financial data security laws.

Your unauthorized release of this institutional code constitutes a severe breach of [confidentiality agreements / employment contracts / terms of service] and poses significant financial and regulatory risks to our institution.

**WE HEREBY DEMAND THAT YOU IMMEDIATELY:**

1. Cease all distribution and public display of the Proprietary Information.
2. Permanently delete all repositories, branches, and forks containing the code from [Platform Name] and any other public or private hosting services.
3. Destroy all local copies and backups of the Proprietary Information in your possession.
4. Provide written confirmation to our office no later than [Date/Time] that all copies have been removed and destroyed.

Failure to comply with these demands by the stated deadline will leave [Institution Name] with no choice but to pursue formal legal action, which may include seeking injunctive relief, monetary damages, and recovery of legal fees. We also reserve the right to notify the relevant regulatory authorities regarding this data breach.

This letter is sent without prejudice to [Institution Name]'s rights and remedies, all of which are expressly reserved.

Sincerely,

[Your Name/Signature]

[Title/Position]

[Legal Department / Institution Name]