

VIA CERTIFIED MAIL / RETURN RECEIPT REQUESTED

Date: [Insert Date]

To: [Former Employee Name]
[Former Employee Address]
[City, State, Zip Code]

RE: CEASE AND DESIST - UNAUTHORIZED USE AND PUBLICATION OF PROPRIETARY CREDIT RISK MODELS

Dear [Former Employee Name],

It has come to the attention of [Company Name] (the "Company") that you have published, disclosed, or otherwise made available proprietary information regarding the Company's credit risk models at [Location/URL where published].

These credit risk models, including but not limited to underlying algorithms, data sets, weighting methodologies, and source code, constitute highly confidential trade secrets and proprietary intellectual property of the Company. During your employment, you signed a [Non-Disclosure/Employment Agreement] dated [Date], which expressly prohibits the unauthorized disclosure or use of such information following your departure.

Your unauthorized publication of these models constitutes a direct breach of your contractual obligations, a violation of trade secret laws, and causes irreparable harm to the Company's competitive advantage.

DEMAND IS HEREBY MADE THAT YOU IMMEDIATELY:

1. Cease and desist from any further disclosure, publication, or use of the Company's proprietary credit risk models and related documentation.
2. Permanently remove and delete the proprietary information from [Website/Platform/Social Media] and any other public or private forums.
3. Provide written certification to this office by [Deadline Date] that all copies of the proprietary information have been destroyed or returned to the Company.
4. Identify all third parties to whom you have provided this information.

Failure to comply with these demands by [Deadline Date] will leave the Company with no choice but to pursue all available legal remedies, including seeking injunctive relief, monetary damages, and recovery of legal fees.

This letter is sent without prejudice to the Company's rights and remedies, all of which are expressly reserved.

Sincerely,

[Your Name/Legal Counsel Name]
[Title]
[Company Name]