

SENT VIA REGISTERED MAIL / EMAIL

Date: [Date]

To:

[Recipient Name/Registered Agent]

[Recipient Company Name]

[Recipient Address]

[City, State, Zip Code]

Re: NOTICE TO CEASE AND DESIST - Intellectual Property Infringement of Credit Risk Models

Dear [Recipient Name],

This law firm represents [Your Company Name] ("the Company") in matters concerning its intellectual property rights. It has come to our attention that [Recipient Company Name] is currently in possession of, using, and/or distributing proprietary credit risk modeling technology, algorithms, and associated datasets that are the exclusive property of our client.

1. Identification of Proprietary Property

The intellectual property in question includes, but is not limited to: [Description of Model, e.g., Proprietary Logistic Regression Scorecards, Machine Learning Alpha-Models, or Specific Risk Frameworks], including its underlying source code, weightings, feature engineering logic, and validation methodologies (collectively, "the Models").

2. Nature of Infringement

Our investigation indicates that you have [Describe infringement, e.g., misappropriated trade secrets, breached a non-compete/non-disclosure agreement, or copied proprietary algorithms] for the purpose of [Describe use, e.g., commercial lending, marketing, or resale]. Such actions constitute a direct violation of [Your State/Country] trade secret laws and intellectual property statutes.

3. Demand for Immediate Action

To avoid formal litigation, [Your Company Name] demands that you immediately comply with the following:

- Cease and desist from all use, marketing, and distribution of the Models;
- Provide written certification that all copies of the Models and associated data have been permanently deleted from your servers and devices;
- Disclose any third parties to whom the Models have been shared or sold;
- Provide an accounting of all revenue generated through the unauthorized use of the Models.

4. Formal Notice to Preserve Evidence

You are hereby instructed to preserve all records, emails, logs, and code repositories related to

the acquisition and use of the Models. Any destruction of evidence will be viewed as spoliation and may result in additional legal sanctions.

5. Deadline for Response

We require a formal written response confirming your compliance with these demands by no later than 5:00 PM on [Deadline Date]. Failure to respond will leave our client with no choice but to initiate formal legal proceedings, seeking injunctive relief, compensatory damages, and recovery of legal fees.

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

Sincerely,

[Your Signature/Name]

[Your Title/Law Firm Name]

[Your Contact Information]