

[Sender Name/Business Name]

[Sender Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Contact Name/Department]

[Lending Institution Name]

[Address]

[City, State, Zip Code]

**RE: FORMAL DEMAND REGARDING REVOCATION OF LINE OF CREDIT
(Account No: [Account Number])**

Dear [Contact Name],

I am writing on behalf of [Business Name] regarding the notice received on [Date of Notice] stating that our small business line of credit has been revoked or suspended based on a "Material Adverse Change" (MAC) clause.

We formally dispute the assertion that a Material Adverse Change has occurred within our business operations or financial standing that justifies the immediate termination of our credit access. As of the date of this letter, [Business Name] remains in full compliance with all financial covenants and payment obligations stipulated in the original credit agreement signed on [Date of Agreement].

Under the terms of our agreement and applicable fair lending practices, we demand that [Lending Institution Name] provide the following within five (5) business days:

- A specific and detailed explanation of the facts and data used to determine that a Material Adverse Change has occurred.
- Specific references to the financial statements or indicators that the bank believes have deteriorated significantly.
- An opportunity to cure any alleged default or provide clarifying documentation to refute the MAC claim.

The sudden revocation of this line of credit has caused immediate disruption to our operations. We request that the line of credit be reinstated immediately while we address any concerns you may have. Failure to provide a substantive justification for this action may leave us with no choice but to seek legal counsel to protect our business interests.

We value our relationship with [Lending Institution Name] and wish to resolve this matter amicably and swiftly. I look forward to your prompt response.

Sincerely,

[Signature]

[Your Name]

[Your Title/Position]