

**SENT VIA CERTIFIED MAIL / RETURN RECEIPT REQUESTED**

**Date:** [Date]

**To:**

[Name of Financial Institution]  
[Legal Department / Registered Agent Name]  
[Address]  
[City, State, Zip Code]

**RE: FORMAL DEMAND PRIOR TO LEGAL ACTION**

**Account Name:** [Business Name]

**Account Number:** [Account Number]

**Matter:** Unlawful Revocation of Business Line of Credit

To Whom It May Concern,

This letter serves as a formal demand and notice of intent to initiate legal proceedings against [Name of Financial Institution] regarding the sudden and unilateral revocation of the business line of credit associated with the above-referenced account.

On [Date of Revocation], [Name of Financial Institution] terminated our access to credit facilities without prior notice or sufficient justification. At the time of this revocation, [Business Name] was in full compliance with all terms and conditions set forth in the Credit Agreement dated [Date of Agreement]. Specifically:

- All payments were current and made in a timely manner.
- There were no material changes in the business's financial condition.
- No covenants or reporting requirements were breached.

The sudden withdrawal of these funds has resulted in significant financial damages to [Business Name], including but not limited to [List Damages, e.g., inability to pay vendors, loss of contracts, or reputational harm]. We contend that this action constitutes a breach of contract and a violation of the implied covenant of good faith and fair dealing.

**DEMAND FOR RELIEF**

In order to resolve this matter without further litigation, [Business Name] demands that [Name of Financial Institution] perform the following within [Number, e.g., 10] business days of receipt of this letter:

1. Immediately reinstate the line of credit to its previous limit of \$[Amount];
2. Provide a detailed written explanation for the initial revocation; and
3. Compensate [Business Name] in the amount of \$[Amount] for damages incurred due to the loss of liquidity.

Failure to comply with this demand or reach a mutually agreeable settlement by [Deadline Date] will result in the commencement of formal legal action. We will seek all available remedies, including compensatory damages, consequential damages, interest, and legal fees.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title]

[Business Name]

[Phone Number]

[Email Address]