

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: Formal Demand for Restitution - Forged Indorsement
Account Number: [Your Account Number]
Check Number: [Check Number]

To Whom It May Concern,

I am writing to formally notify [Bank Name] of a forged indorsement regarding the check described below:

- Check Number: [Check Number]
- Date of Check: [Date]
- Payee Name: [Payee Name]
- Amount: \$[Amount]

It has come to my attention that the check was paid by your institution despite the fact that the payee's indorsement was forged and/or unauthorized. The intended payee never received the funds, nor did they authorize anyone else to sign or deposit this check on their behalf.

Under the Uniform Commercial Code (UCC) and applicable banking laws, a bank may not charge a customer's account for a check that is not properly payable. A check with a forged indorsement is not properly payable.

I hereby demand that [Bank Name] immediately credit my account in the amount of \$[Amount] to restore the funds wrongfully debited. Enclosed with this letter is a signed Affidavit of Forgery to support this claim.

Please confirm receipt of this demand and provide a timeline for the restitution of these funds within [Number, e.g., 10] business days. I reserve the right to pursue further legal action should this matter not be resolved promptly.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Affidavit of Forgery