

[Your Law Firm Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name/Legal Department]
[Financial Institution Name]
[Address]
[City, State, Zip Code]

RE: DEMAND FOR RESTITUTION - FORGED INDORSEMENT

Dear [Contact Name or Claims Department],

We represent [Client Name] regarding a forged indorsement on a check drawn on or processed by your institution. This letter serves as a formal demand for immediate restitution.

Check Details:

- **Check Number:** [Number]
- **Date:** [Date]
- **Amount:** \$[Amount]
- **Payee:** [Client Name/Intended Payee]
- **Account Number:** [Account Number, if applicable]

Our client has determined that the indorsement on the aforementioned instrument was forged or otherwise unauthorized. Our client never received the funds, nor did they authorize any third party to negotiate the check on their behalf. Under Section [Insert Applicable State UCC Code, e.g., 3-420 or 4-401] of the Uniform Commercial Code, your institution is liable for the conversion of the instrument or for charging an item not properly payable.

Enclosed please find the following supporting documentation:

- A copy of the check (front and back).
- An executed Affidavit of Forgery.
- [Additional documents, e.g., Police Report].

We demand that you credit our client's account or issue a reimbursement check in the full amount of \$[Amount] within [Number, e.g., 10] business days of the date of this letter. Failure to comply may result in further legal action to recover the principal amount, interest, and any applicable legal fees.

Please direct all future communication regarding this matter to my office.

Sincerely,

[Your Signature]

[Printed Name]

[Title]