

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

[Date]

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

**RE: NOTICE OF RIGHT TO CANCEL / RESCISSION**

**Account/Loan Number:** [Your Loan Number]

To [Lender Name] Representative,

I am writing this letter to formally notify you that I am exercising my legal right to rescind the above-referenced loan transaction, effective immediately.

Pursuant to the Truth in Lending Act (TILA), 15 U.S.C. § 1635, and Regulation Z, 12 C.F.R. § 1026.23, I have the right to cancel this transaction without penalty within three business days from whichever of the following events occurs last: the date of the transaction, the date I received my Truth in Lending disclosures, or the date I received my notice of right to cancel.

This notice is being sent within the required timeframe. By this rescission, the security interest, mortgage, or lien created under this transaction is void. Please return any money or property given to anyone in connection with this transaction and take the necessary steps to reflect the termination of the security interest in the public record.

Please acknowledge receipt of this notice and confirm that the loan has been cancelled.

Sincerely,

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[Your Signature]

[Your Printed Name]