

Date: [Current Date]

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

Re: Notice of Right to Cancel / Rescission of Loan

Borrower Name(s): [Your Name(s)]
Loan Account Number: [Account Number]
Property Address: [Address of Property used as Security]

To Whom It May Concern,

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

This rescission is made pursuant to the Truth in Lending Act (TILA), 15 U.S.C. § 1635, and Regulation Z, 12 C.F.R. § 1026.23, which allows for the right to cancel this transaction within three business days of the latest of the following events:

- The date of the transaction (consummation);
- The date I received my Truth in Lending disclosures; or
- The date I received my Notice of Right to Cancel.

Under the law, this rescission voids the security interest (the mortgage or lien) on my home and terminates my obligation to pay any finance charges or fees associated with this loan. I request that you return any money or property given to anyone in connection with this transaction and take the necessary steps to reflect that the mortgage or lien on my property has been terminated.

Please acknowledge receipt of this notice and confirm that the security interest has been released within the 20 calendar days required by law.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Phone Number]