

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

[Date]

[Bank Name]
[Loan Servicing Department]
[Bank Address]
[City, State, Zip Code]

RE: Notice of Rescission and Request for Loan Reinstatement

Loan Number: [Your Loan Number]

Property Address: [Property Address, if applicable]

To Whom It May Concern,

I am writing this letter to formally notify [Bank Name] of my intent to exercise my right of rescission regarding the above-referenced loan agreement, effective as of [Date of Loan Signing].

Pursuant to the Truth in Lending Act (TILA) and applicable state laws, I am electing to cancel this transaction. Please consider this my formal notice to void the security interest and any promissory notes associated with this loan.

Furthermore, I am requesting a full reinstatement of my previous loan status or a return to the status quo prior to the closing of this agreement. I request that you:

- Acknowledge receipt of this rescission notice in writing.
- Terminate the security interest and release any liens recorded against my property.
- Return all monies, including points and fees, paid in connection with this transaction.
- Provide a detailed statement of the remaining balance required to reinstate the original terms of my account, if applicable.

Please provide a written response within [Number, e.g., 20] days confirming that the rescission has been processed and outlining the steps for the return of funds and documents.

Sincerely,

[Your Signature]

[Your Printed Name]