

[Your Name/Department]
[Institution Name]
[Address]
[City, State, Zip Code]

[Date]

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

RE: [Account Number / Reference Number]

Dear [Recipient Name],

This letter concerns the above-referenced matter and any ongoing discussions, correspondence, or negotiations between [Institution Name] (the "Bank") and yourself.

Please be advised that any action taken by the Bank, including but not limited to the acceptance of partial payments, the granting of temporary extensions, or the pursuit of informal discussions, shall not be construed as a waiver of any rights, powers, or remedies available to the Bank under the terms of your agreement, at law, or in equity.

The Bank hereby expressly reserves all of its rights, claims, and defenses. No delay or omission on the part of the Bank in exercising any right shall operate as a waiver of such right or any other right. All terms and conditions of your existing agreements with the Bank remain in full force and effect.

The Bank continues to evaluate its position and may elect to exercise any available remedies at any time without further notice, except as required by law.

Sincerely,

[Signature]

[Printed Name]
[Title]