[Your Name]
[Your Address]
[City, State, Zip Code]
[Date]

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

RE: Self-Disclosure of TILA Non-Compliance - Omission of Right of Rescission Notice
Account Number: [Your Loan Number]
Property Address: [Collateral Address]

To the Compliance Department,

I am writing to formally self-disclose a compliance error regarding the above-referenced loan transaction dated [Date of Loan Closing].

Upon a recent audit of my loan documents, it was discovered that the "Notice of Right to Cancel," as required under the Truth in Lending Act (TILA), 15 U.S.C. $ 1635, and Regulation Z, 12 C.F.R. $ 1026.23, was omitted from the closing package or was not provided in the required quantity (two copies per consumer).

Pursuant to TILA regulations, the failure to deliver the required Notice of Right to Cancel extends the rescission period from three business days to three years from the date of consummation. This letter serves as formal notice of this omission to ensure your records are corrected and that my legal rights regarding this transaction are preserved.

I request that you:

- Acknowledge receipt of this disclosure in writing.
- Identify the steps your institution will take to cure this disclosure violation.
- Confirm the updated statutory expiration date of my right to rescind based on this omission.

I look forward to your prompt response within [Number, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]