

JOHN SMITH
123 Main Street
Anytown, FL 33233

01/02/2009

Mortgage Servicer Name (copy lender, title company, attorney)
123 Main Street
City, State, Zip

RE: Account No: 1233333

VIA CERTIFIED MAIL
RETURNED RECEIPT REQUESTED

Dear Mortgage Servicer Name:

Pursuant to TILA, 15 U.S.C. § 1635 and Regulation Z, 12 C.F.R. § 226.23, I hereby exercise my right to rescind the mortgage transaction that is identified by the above referenced account number. The primary basis of the rescission is that:

- 1) I was not provided with a completed copy of the notice of my right to rescind the consumer credit transaction, in violation of 15 U.S.C. § 1635(a) and Regulation Z, 12 C.F.R. §§ 226.17 AND 226.23
- 2) [Write reason 2 here]
- 3) [Write reason 3 here]

Pursuant to TILA and Regulation Z, you have twenty (20) days after receipt of this Notice of Rescission to return all monies paid and to take action necessary and appropriate to terminate the security interest. Please be advised that the mortgage is automatically voided by operation of law upon rescission under 15 U.S.C. § 1635(b). Therefore, any attempt to report this mortgage to a credit agency is a willful violation of TILA and the Fair Credit Reporting Act, 15 U.S.C. § 1681a, et seq.

Please contact me at (123) 555-1212 to arrange the delivery to me of all monies paid under the mortgage, including all closing costs, principal, and interest. Additionally, please mail me confirmation the mortgage has been voided and no negative information will be reported to the credit bureaus with respect to this loan.

Sincerely,

JOHN SMITH