Your Name/Names

Your Address

Your Suburb, State and Postcode

Today’s Date

Name of Bank

Bank’s Address

Banks Suburb, State and Postcode

**Re: Loan for property located at Your Address**

To Whom It May Concern

I/we have been going through my/our paperwork in respect to the above-mentioned property and it has come to my/our attention that I/we do not have the Certificate of Title to my/our property – despite it clearly listing my/our name/names on the Title - and I/we have been led to believe that you may still be in possession of it.

Given that you possess a signed loan agreement/contract and a signed mortgage over the property, there is clearly no need for you to be holding my/our Certificate of Title and I/we hereby request that you return it to me/us immediately.

Failing that, I/we require you to respond to me/us, within 14 days, detailing under what authority you continue to hold my/our Certificate of Title, which bears my/our name/names, against my/our Will and consent. You are further required to detail whether you hold the Certificate of Title on the basis of a bailee/bailor relationship or on a depositor/borrower relationship.

I/we look forward to receiving your formal, written response forthwith.

Yours sincerely,

Your name/names