

**NOTICE OF RIGHT TO CANCEL
HOME EQUITY LINE OF CREDIT**

Loan Number:

Borrowers:

Property Address:

YOUR RIGHT TO CANCEL

We have agreed to increase the credit limit on your open-end Credit Account. We have a Security Interest on or in your home as security for your account. Increasing the credit limit will increase the amount of the Security Interest on or in your home. You have a legal right under federal law to cancel the increase in your credit limit, without cost, within three business days after the latest of the following events:

1. the date of the increase in your credit limit which is _____ ; or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the increase in your credit limit.

If you cancel, your cancellation will apply only to the increase in your credit limit and to the Security Interest that resulted from the increase in your credit limit. It will not affect the amount you presently owe, and it will not affect the (mortgage/lien/security interest) we already have on or in your home. Within 20 days after we receive your notice of cancellation, we must take the necessary steps to reflect the fact that any increase in the Security Interest on or in your home has been cancelled. We must also return to you any money or property you have given to us or to anyone else in connection with this increase.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel the increase, you may do so by notifying us in writing, at

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer's Signature

Date

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL ON THIS _____ DAY OF _____.

Date