

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

Loan Number:

Borrowers:

Property Address:

YOUR RIGHT TO CANCEL

We have agreed to establish an open-end Credit Account for you and you have agreed to give us a security interest on or in your home. If any portion of your account is used to finance the purchase of the property identified above ("Purchase Amount"), we are permitted to disburse the Purchase Amount of your Account prior to the expiration date indicated below. You have a legal right under federal law to cancel the security interest applicable to the remainder of the funds in your account ("Nonpurchase Amount"), without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is _____ ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

The Nonpurchase Amount of your Credit Account includes any funds that you subsequently repay and use again for some other purpose. If you cancel, your cancellation will apply only to the Nonpurchase Amount and to the security interest resulting from that portion. Any cancellation will not affect the amount you owe for the Purchase Amount and the security interest resulting from that amount but it will terminate your ability to take additional Advances from your Account. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

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 this transaction, 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 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