

Mortgage+Care

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Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.

NOTICE TO CUSTOMERS REQUIRED BY FEDERAL LAW NOTICE OF RIGHT TO CANCEL — Refinance

Loan No.: «f2»

Creditor: «f38»

1. YOUR RIGHT TO CANCEL

You are entering into a new transaction to increase the amount of credit provided to you. We acquired a lien on your home under the original transaction and will retain that lien in the new transaction. You have a legal right under federal law to cancel the new transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the new transaction, which is «f29»; or
- (2) the date you received your new Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the new transaction, your cancellation will apply only to the increase in the amount of credit. It will not affect the amount you presently owe or the lien we already have on your home. If you cancel, the lien as it applies to the increased amount is also canceled. Within 20 calendar days after we receive your notice of cancellation of the new transaction, we must take the steps necessary to reflect the fact that our lien on your home no longer applies to the increase of credit. We must also return to you any money or property you have given to us or to anyone else in connection with the new transaction.

You may keep any money or property we have given you in the new transaction until we have done the things mentioned above, but you must then offer to return the money or property at the address below. If it is impractical or unfair for you to return the property, you must offer its reasonable value. 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.

2. HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

«f80»
«f81»
«f82», «f83»

You may use any written statement that is signed and dated by you and states your intention to cancel, and/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 «f220» (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)

I/we hereby acknowledge the receipt of two copies of this notice each.

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date