

# Notice of Right to Cancel

OMB No. 3316-0019  
Expires: 4/30/2011

## Your Right to Cancel

You are entering into a transaction that will result in a (mortgage/lien/security interest) (on/in) your home. You have a legal right under federal law to cancel this transaction, 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 received your Truth in Lending Disclosure; or
3. the date you received this notice of your right to cancel.

If you cancel the transaction, the (mortgage/lien/security interest) is also canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (mortgage/lien/security interest) (on/in) your home has been canceled, and we must return to you any money you have given to us or to anyone else in connection with this transaction.

You may keep any money we have given you until we have done the things mentioned above, but you must then offer to return the money. Money must be returned to the office address below. If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

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## How to Cancel

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

Distributor \_\_\_\_\_  
Mailing Address \_\_\_\_\_ Office Address \_\_\_\_\_  
\_\_\_\_\_

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  
*Date*  
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.

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## I Wish to Cancel

Customer \_\_\_\_\_ Date \_\_\_\_\_  
*Signature*  
Address \_\_\_\_\_ Account No. \_\_\_\_\_  
\_\_\_\_\_

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### If this transaction is canceled, the financing for the improvements will not be available from the distributor.

Each of the undersigned Consumers hereby acknowledges receipt of two copies of this Notice of Right to Cancel and a copy of other Truth in Lending Disclosures required by law. The undersigned warrant that they are all of the Consumers who reside in the principal dwelling and whose ownership interest in it will be affected by the transaction this the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
*Signature* \_\_\_\_\_ *Signature* \_\_\_\_\_  
\_\_\_\_\_  
*Signature* \_\_\_\_\_ *Signature* \_\_\_\_\_

**Note:** Each Debtor and Property Owner Must Sign Above and Receive Two Copies of Notice.