

LENDER: ABC Mortgage Company  
BORROWERS:  
PROPERTY: , ,  
LOAN NO:

**NOTICE OF RIGHT TO CANCEL  
(Open-End Credit - When Opening an Account)**

- (1) **Your Right To Cancel.** We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage, lien or security interest on/in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three (3) business days from whichever of the following events occurs last:
1. the opening date of your account which is September 30, 2003; 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 account.

If you cancel the account, the mortgage, lien or security interest on/in your home is also cancelled. Within twenty (20) days of receiving your notice, we must take the steps to reflect the fact that the mortgage, lien or security interest on/in your home has been cancelled. 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 twenty (20) calendar days of your offer, you may keep it without further obligation.

- (2) **How To Cancel:** If you decide to cancel the account you may do so by notifying us in writing at:

ABC Mortgage Company  
4908 Dustin Road  
Arlington, TX 76011

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 (1) 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, September 30, 2003 (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:** (Only one Consumer's Signature is required to effect a cancellation.)

\_\_\_\_\_ (Consumer) \_\_\_\_\_ Date

- (3) **Receipt of Notice:** The undersigned hereby represents and warrants that I have an ownership interest in the property. I hereby acknowledge that the transaction identified on the face of this Notice was consummated and that I have received one (1) copy of the federal Truth in Lending disclosure and two (2) copies of this Notice on the date my signature on the Security Instrument was acknowledged.

**Do not sign unless the dates in the boxes in Paragraph 1 and 2 are completed.**

\_\_\_\_\_ Date

LENDER: ABC Mortgage Company  
BORROWERS:  
PROPERTY: , ,  
LOAN NO:

**ELECTION NOT TO CANCEL  
(Open-End Credit - When Opening an Account)**

**I Do Not Wish to Cancel:** (Do not sign the following until after time for cancellation has expired).  
The undersigned hereby certifies that more than three (3) business days have elapsed since the latest of the events listed below.

1. the opening date of your account which is September 30, 2003 ; 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 account.

The undersigned has not exercised his/her right to cancel.

\_\_\_\_\_ Date

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