

NOTICE OF RIGHT TO CANCEL

LOAN NO. _____

(Identification of Transaction)

Your Right to Cancel

You are entering into a transaction that will result in a mortgage, lien or security interest on 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 disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. 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 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 _____
(date)

(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 Received Notice of Right to Cancel in Duplicate this Date _____

(Signature)

Compliance/Document Correction Agreement

Lender:

Loan No:

Borrower:

Property Address:

Agreement to correct misstated or provide additional documentation or fees:

In consideration of Lender disbursing funds for the closing of the Loan secured by the property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, Borrower(s) agree as follows: If any document is lost, misplaced, misstated, or inaccurately reflects the true or correct terms and conditions of the Loan, upon request of Lender, Borrower(s) will comply with Lender's request to execute, acknowledge, initial, and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated, or inaccurate document(s). If the original promissory note is replaced, the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Replacement Documents". Borrower(s) agrees to deliver the Replacement Documents within ten (10) business days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agrees that, upon request, Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously and properly disclosed to Borrower(s) as a cost or fee associated with the Loan which for whatever reason was not collected at closing.

This agreement is not intended to address errors or inaccuracies in any consumer disclosures given to Borrower(s) in connection with Borrower(s) Loan. Such errors or inaccuracies will be addressed by Lender in accordance with the applicable consumer law or regulation.

Request by Lender:

Any request under this Agreement may be made by the Lender (including any Settlement Agent) and shall be prima facie evidence of the necessity for same. The address indicated in the Loan documentation shall be considered conclusive evidence.

Borrower(s) Liability:

If Borrower(s) fails or refuses to execute, acknowledge, initial, and deliver the documents or fees to Lender more than ten (10) business days after being requested, and if Lender is relying on these representations, Borrower(s) agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorney's fees and costs incurred by Lender.

This agreement shall survive the closing of the Loan and inure to the benefit of the Lender, its successors and assigns, and be binding upon the heirs, devisees, personal representatives, successors, and assigns of Borrower(s).

Notary Public's Signature

Notary Public's Name, printed or typed

My commission expires:

NOTICE TO BORROWER NOT IN SPECIAL FLOOD HAZARD AREA

BORROWER:

PROPERTY ADDRESS:

THIS NOTICE DATE IS AS OF:

Attached is a completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is NOT located in an area designated by the Director of the Federal Emergency Management Agency (FEMA) as an area having special hazards (a SFHA). As a result of this determination, we will not be requiring you to obtain flood insurance in connection with the making of your loan.

However, your home may be near a SFHA and you may want to consider the advisability of obtaining flood insurance. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the National Flood Disaster Protection Act of 1973, or amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all of the above.

Borrower/Date

Borrower/Date