

**G-5(A) Rescission Model Form**

**Your Right to Cancel**

<b>You Could Lose Your Home</b>	[Identification of the type of transaction giving rise to the right of rescission.] [A statement of the security interest and risk to home.]
<b>Your Right to Cancel</b>	[A statement of the right to cancel the transaction giving rise to the right of rescission.] [As applicable, a statement about the creditor's delay in making funds available to the consumer.]
<b>If You Cancel</b>	[Statements about the creditor not charging a cancellation fee and about refunding fees.] [As applicable, statements about the effect of the cancellation on the existing line of credit.]
<b>How to Cancel</b>	[Statements about how a consumer may exercise the right to cancel.]
<b>Deadline to Cancel</b>	[A statement of the calendar date on which the three-business-day period for rescission expires.] [A statement that the right to cancel the transaction may extend beyond the stated date and a statement of how a consumer may exercise the right to cancel in that case.]

[At the creditor's option, a statement that joint homeowners may have the right to rescind and that a rescission by one owner is effective for all owners.]

[At the creditor's option, a format for the consumer to use to acknowledge receipt of the notice, as follows:

***Initial here \_\_\_\_\_ to acknowledge the receipt of this notice on \_\_\_\_\_ . ]***  
***[initials] [date]***

[A form for exercise of the consumer's right to cancel, as follows:]

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**I AM CANCELLING THIS** *[identify type of transaction giving rise to the right of rescission].*

\_\_\_\_\_  
Name

\_\_\_\_\_  
Property Address

[12345678]

[Account Number]

**G-5(B) Rescission Sample (When Opening an Account)**

**Your Right to Cancel**

<b>You Could Lose Your Home</b>	<b>You are opening a home-equity line of credit. You are giving us the right to take your home if you do not repay the money you owe under this line of credit.</b>
<b>Your Right to Cancel</b>	<b>You have the right under federal law to cancel this line of credit on or before the date stated below.</b> Under federal law, we cannot make any funds available to you until after this date.
<b>If You Cancel</b>	If you cancel, we will: <ul style="list-style-type: none"><li>• Not charge you a cancellation fee; and</li><li>• Refund to you any fees you paid to get this line of credit.</li></ul>
<b>How to Cancel</b>	To cancel, you may submit the bottom portion of this notice to XXX Bank at 1234 Main Street, Anytown, ST, 12345 or 1-XXX-XXX-XXXX (fax).
<b>Deadline to Cancel</b>	<b>If you want to cancel this line of credit, you must submit the bottom portion of this notice on or before May 14, 2010.*</b>  *In certain circumstances, your right to cancel this line of credit may extend beyond this date. In that case, you must submit the bottom portion of this notice to either the current owner of your line of credit or the person to whom you send payments.

If two or more people are opening this line of credit, cancellation by one person is effective for all of them.

**Initial here \_\_\_\_\_ to acknowledge receipt of this notice on \_\_\_\_\_.**  
**(initials) (date)**

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**I AM CANCELLING THIS LINE OF CREDIT.**

John Consumer  
Name

1234 Central Drive, Anytown, ST 12345  
Property Address

12345678  
Account Number

**G-5(C) Rescission Sample (When Increasing the Credit Limit)**

**Your Right to Cancel**

<b>You Could Lose Your Home</b>	<b>We are increasing the credit limit on your line of credit. You are giving us the right to take your home if you do not repay the money you owe.</b>
<b>Your Right to Cancel</b>	<b>You have the right under federal law to cancel this credit limit increase on or before the date stated below.</b> Under federal law, we cannot make these funds available to you until after this date.
<b>If You Cancel</b>	If you cancel, we will: <ul style="list-style-type: none"><li>• Not charge you a cancellation fee; and</li><li>• Refund to you any fees you paid to get this credit limit increase.</li></ul> If you cancel this credit limit increase, all of the terms of your current line of credit with us will still apply. You will still owe us your current balance, and we will have the right to take your home if you do not repay that money.
<b>How to Cancel</b>	To cancel, you may submit the bottom portion of this notice to XXX Bank at 1234 Main Street, Anytown, ST, 12345 or 1-XXX-XXX-XXXX (fax).
<b>Deadline to Cancel</b>	<b>If you want to cancel this credit limit increase, you must submit the bottom portion of this notice on or before May 14, 2010.*</b>  *In certain circumstances, your right to cancel this credit limit increase may extend beyond this date. In that case, you must submit the bottom portion of this notice to either the current owner of your line of credit or the person to whom you send payments.

If two or more people have the right to cancel this credit limit increase, cancellation by one person is effective for all of them.

**Initial here \_\_\_\_\_ to acknowledge receipt of this notice on \_\_\_\_\_.**  
**(initials) (date)**

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**I AM CANCELLING THIS CREDIT LIMIT INCREASE.**

John Consumer

Name

1234 Central Drive, Anytown, ST 12345

Property Address

12345678

Account Number

**H-8(A) Rescission Model Form (General)**

**Your Right to Cancel This Loan**

<b>You Could Lose Your Home</b>	<b>You are giving us the right to take your home if you do not repay the money you owe under this loan.</b>
<b>Your Right to Cancel</b>	<b>You have the right under federal law to cancel this loan on or before the date stated below.</b> Under federal law, we cannot make any funds available to you until after this date.
<b>If You Cancel</b>	If you cancel, we will: <ul style="list-style-type: none"><li>• Not charge you a cancellation fee; and</li><li>• Refund to you any fees you paid to get this loan.</li></ul>
<b>How to Cancel</b>	To cancel, you may submit the bottom portion of this notice to _____ at _____ [or _____ or _____].
<b>Deadline to Cancel</b>	<b>If you want to cancel this loan, you must submit the bottom portion of this notice on or before _____, _____.*</b>  *In certain circumstances, your right to cancel this loan may extend beyond this date. In that case, you must submit the bottom portion of this notice to either the current owner of your loan or the person to whom you send payments.

[If two or more people have the right to cancel this loan, cancellation by one person is effective for all of them.]

**[Initial here \_\_\_\_\_ to acknowledge receipt of this notice on \_\_\_\_\_.]**

[ \_\_\_\_\_ (initials) \_\_\_\_\_ (date)]

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**I AM CANCELLING THIS LOAN.**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Property Address

[12345678 \_\_\_\_\_]

[Loan Number]

**H-8(B) Rescission Sample (General)**

**Your Right to Cancel This Loan**

<b>You Could Lose Your Home</b>	<b>You are giving us the right to take your home if you do not repay the money you owe under this loan.</b>
<b>Your Right to Cancel</b>	<b>You have the right under federal law to cancel this loan on or before the date stated below.</b> Under federal law, we cannot make any funds available to you until after this date.
<b>If You Cancel</b>	If you cancel, we will: <ul style="list-style-type: none"><li>• Not charge you a cancellation fee; and</li><li>• Refund to you any fees you paid to get this loan.</li></ul>
<b>How to Cancel</b>	To cancel, you may submit the bottom portion of this notice to Community Bank at 1234 Main Street, Greenville, NY, 12345 or 1-800-555-1212 (fax).
<b>Deadline to Cancel</b>	<b>If you want to cancel this loan, you must submit the bottom portion of this notice on or before May 14, 2010.*</b>  *In certain circumstances, your right to cancel this loan may extend beyond this date. In that case, you must submit the bottom portion of this notice to either the current owner of your loan or the person to whom you send payments.

If two or more people have the right to cancel this loan, cancellation by one person is effective for all of them.

**Initial here** \_\_\_\_\_ **to acknowledge receipt of this notice on** \_\_\_\_\_.  
(initials) (date)

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**I AM CANCELLING THIS LOAN.**

John Consumer

Name

1234 Central Drive, Greenville, NY, 12345

Property Address

12345678

Loan Number

**H-9 Rescission Model Form (New Advance of Money with the Same Creditor)**

**Your Right to Cancel This Loan**

<b>You Could Lose Your Home</b>	<b>You are giving us the right to take your home if you do not repay the money you owe under this new loan.</b>
<b>Your Right to Cancel</b>	<b>You have the right under federal law to cancel this new loan on or before the date stated below.</b> Under federal law, we cannot make any funds available to you until after this date.
<b>If You Cancel</b>	If you cancel, we will: <ul style="list-style-type: none"><li>• Not charge you a cancellation fee; and</li><li>• Refund to you any fees you paid to get this loan.</li></ul> If you cancel this new loan, all of the terms of your previous loan with us will still apply. You will still owe us your previous balance, and we will have the right to take your home if you do not repay that money.
<b>How to Cancel</b>	To cancel, you may submit the bottom portion of this notice to _____ at _____ [or _____ or _____].
<b>Deadline to Cancel</b>	<b>If you want to cancel this loan, you must submit the bottom portion of this notice on or before _____, _____.*</b>  *In certain circumstances, your right to cancel this loan may extend beyond this date. In that case, you must submit the bottom portion of this notice to either the current owner of your loan or the person to whom you send payments.

[If two or more people have the right to cancel this loan, cancellation by one person is effective for all of them.]

**[Initial here \_\_\_\_\_ to acknowledge the receipt of this notice on \_\_\_\_\_.]**

[ \_\_\_\_\_ (initials) \_\_\_\_\_ (date)]

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**I AM CANCELLING THIS LOAN.**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Property Address  
[12345678 \_\_\_\_\_]

[Loan Number]