

I/we have been provided oral notice that I/we have the right to cancel this transaction, without any penalty or obligation, within 5 business days from the date of the transaction specified on the "Notice of Cancellation," or if I am/we are at least 65 years old, within 7 business days from the date of the transaction specified on the "Notice of Cancellation."  Check if buyer/s is/are 65 years or older.

Buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_

**NOTICE OF CANCELLATION - MD**

Date of Transaction: \_\_\_\_\_

You may CANCEL this transaction, without any Penalty or Obligation, within FIVE BUSINESS DAYS, or SEVEN BUSINESS DAYS if you are at least 65 years of age, from the above date. If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram, to:

AT \_\_\_\_\_

NOT LATER THAN MIDNIGHT OF \_\_\_\_\_ (date)  
I HEREBY CANCEL THIS TRANSACTION.

Buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_

**NOTICE OF CANCELLATION - MD**

Date of Transaction: \_\_\_\_\_

You may CANCEL this transaction, without any Penalty or Obligation, within FIVE BUSINESS DAYS, or SEVEN BUSINESS DAYS if you are at least 65 years of age, from the above date. If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

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I HEREBY CANCEL THIS TRANSACTION.

Buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_

The cancellation notices below apply only to home improvement contracts.

**NOTICE OF RIGHT TO CANCEL**

**Your Right to Cancel**

You are entering into a transaction that will result in a security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days (5 in MD or 7 in MD if you are at least 65 years of age) 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 this transaction, the 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 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 \_\_\_\_\_ (midnight of the third business day – 5th in MD or 7th in MD if you are 65 years of age or older) 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. \_\_\_\_\_

Buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_

**NOTICE OF RIGHT TO CANCEL**

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I WISH TO CANCEL. \_\_\_\_\_

Buyer's Signature \_\_\_\_\_

Date \_\_\_\_\_