

Original document with original signature
ATTORNEY: 100 N. LAKE ST. CHICAGO, ILL. 60602
1990 MAR 13 9 0

UNOFFICIAL COPY



First American Bank

4949 Old Orchard Road, Skokie, IL 60077
(312) 679-2200
00113790

This affidavit is to certify that the original mortgage was executed by Thomas P Murphy and Anna E Murphy on August 2, 1989 on property located at 1705 W. Crescent Avenue, Park Ridge, IL 60068. Legal description as follows:

Lot 11 in Block 4 in first addition to Belle Plaine Highlands, being a Subdivision of the East Three-Quarters of the Southwest Quarter of the Northeast Quarter of the Northeast Quarter and Northwest Quarter of the Southeast Quarter of the Northeast Quarter of Section 34, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.T.N. 09-34-214-007

REC'D DEPT. OF RECORDS
1990 MAR 13 11 57 AM
15334 11 113790
COOK COUNTY RECORDER

Please execute our Second Mortgage possession.

DATED: 3/13/90

FIRST AMERICAN BANK

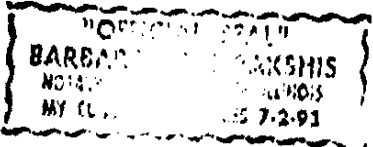
BY: Chester A. Gienko
Vice President

ATTEST: Barbara A. Vieth
Loan Officer

STATE of Illinois
County of Cook

I, THE UNDERSIGNED in and for said County, in the State aforesaid, DO HEREBY CERTIFY that CHESTER A. GIENKO personally known to be to the VICE PRESIDENT of the FIRST AMERICAN BANK, a corporation, and BARBARA A. VIETH, personally known to me to be the LOAN OFFICER of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such VICE PRESIDENT and LOAN OFFICER, they signed and delivered the said instrument as VICE PRESIDENT and LOAN OFFICER of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of DIRECTORS of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and My seal this 13th day of March 1990



Barbara A. Vieth

20⁰⁰ Mar

00113790

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PROMISSORY NOTES 7 9 0

Principal	Loan Date	Maturity	Loan No	Call	Collateral	Account	Officer	Initials
\$31,047.98	08-02-1989	08-02-1994	26433-		4		cag	CP

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
Anna E Murphy
1708 W Crescent Ave
Park Ridge, IL 60068

Lender: First American Bank
4949 Old Orchard Rd.
Skokie, IL 60077

Principal Amount: \$31,047.98

Interest Rate: 12.500%

Date of Note: August 2, 1989

PROMISE TO PAY. I promise to pay to First American Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty One Thousand Forty Seven & 98/100 Dollars (\$31,047.98), together with interest at the rate of 12.500% per annum on the unpaid principal balance from August 2, 1989, until paid in full.

PAYMENT. I will pay this loan in 60 payments of \$698.65 each. My first payment is due September 2, 1989, and all subsequent payments are due on the same day of each month after that. My final payment will be due on August 2, 1994, and will be for all principal and accrued interest not yet paid. Payments include principal and interest. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing. Unless otherwise agreed or required by applicable law, payments will be applied first to accrued unpaid interest, then to principal, and any remaining amount to any unpaid collection costs and late charges.

PREPAYMENT. I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, they will reduce the principal balance due and may result in my making fewer payments.

LATE CHARGE. If a payment is 10 days or more late, I will be charged \$5.00.

DEFAULT. I will be in default if any of the following happens: (a) I fail to make any payment when due. (b) I break any promise I have made to Lender, or I fail to perform promptly at the time and strictly in the manner provided in this Note or in any other agreement or loan I have with Lender. (c) Any representation or statement made or furnished to Lender by me or on my behalf is false or misleading in any material respect. (d) I die or become insolvent, a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. However, my death will not be an event of default if as a result of the death the indebtedness is fully covered by credit life insurance. (e) Any creditor tries to take any of my property on or in which Lender has a lien or security interest. This includes a garnishment of any of my accounts, including deposit accounts, with Lender. (f) Any of the events described in this default section occurs with respect to any guarantor of this Note. (g) Lender in good faith deems itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance on this Note and all accrued unpaid interest immediately due, without notice, and then I will pay that amount. Upon default, including failure to pay upon final maturity, Lender, at its option, may also, if permitted under applicable law, increase the interest rate on this Note to 20.000% per annum. The interest rate will not exceed the maximum rate permitted by applicable law. Lender may hire or pay someone else to help collect this Note if I do not pay. I also will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and legal expenses whether or not there is a lawsuit, including attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. If not prohibited by applicable law, I also will pay any court costs, in addition to all other sums provided by law. This Note has been delivered to Lender and accepted by Lender in the State of Illinois. If there is a lawsuit, I agree to submit to the jurisdiction of the courts of Cook County, the State of Illinois. This Note shall be governed by and construed in accordance with the laws of the State of Illinois.

RIGHT OF SETOFF. I grant to Lender a contractual possessory security interest in, and hereby assign, convey, deliver, pledge, and transfer to Lender all my right, title and interest in and to, my accounts with Lender (whether checking, savings, or some other account), including without limitation all accounts held jointly with someone else and all accounts I may open in the future, excluding however all IRA, Keogh, and trust accounts. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on this Note against any and all such accounts.

COLLATERAL. This Note is secured by a Mortgage dated August 2, 1989, to Lender on real property located in Cook County, State of Illinois, all the terms and conditions of which are hereby incorporated and made a part of this Note.

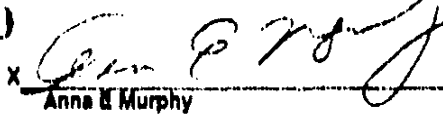
GENERAL PROVISIONS. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, protest and notice of dishonor. This means that the words "I", "me", and "my" mean each and all of the persons signing below. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew, extend (repeatedly and for any length of time) or modify this loan, from time to time, or release any party or guarantor; impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. The obligations under this Note are joint and several.

PRIOR TO SIGNING THIS NOTE, I, AND EACH OF US, READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I, AND EACH OF US, AGREE TO THE TERMS OF THE NOTE AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THE NOTE.

BORROWER:

x 
Thomas P Murphy

90113790

x 
Anna E Murphy

Fixed Rate, Installment.

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Attorney's Title
29 50 Waballe
Chgo IL 60603
Suite 500

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DISCLOSURE STATEMENT 9 0

Principal \$31,047.88	Loan Date 08-02-1989	Maturity 08-02-1994	Loan No 28433-	Call	Collateral 4	Account	Officer CBG	Initials
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References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
Anna E Murphy
1706 W Crescent Ave
Park Ridge, IL 60068

Lender: First American Bank
4848 Old Orchard Rd.
Skokie, IL 60077

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. 12.500%	FINANCE CHARGE The dollar amount the credit will cost me. \$10,871.02	Amount Financed The amount of credit provided to me or on my behalf. \$31,047.88	Total of Payments The amount I will have paid after I have made all payments as scheduled. \$41,919.00
---	--	---	---

PAYMENT SCHEDULE. My payment schedule will be 60 payments of \$698.65 each month beginning September 2, 1989.

PROPERTY INSURANCE. I may obtain property insurance from anyone I want that is acceptable to Lender.

SECURITY. I am giving a security interest in my property located at 1706 W Crescent Ave, Park Ridge, IL 60068 in addition to Lender's security interest and other rights in my accounts, including deposit accounts. In addition, collateral securing other loans with Lender may also secure this loan.

LATE CHARGE. If a payment is 10 days late, I will be charged \$5.00.

PREPAYMENT. If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I read and was given a completed copy of this Disclosure Statement on August 2, 1989, prior to signing the Note.

Thomas P. Murphy
Thomas P Murphy

AMOUNT FINANCED ITEMIZATION

Amount paid to me directly:	\$0.00
Amount paid on my account: \$4,389.86 Payment on Loan # 2843340	\$1,389.86
Amount paid to others on my behalf:	\$26,171.00
\$1,047.88 for Credit Insurance	
\$7,246.32 to Thomas and Anna Murphy	
\$5,771.88 to Citibank	
\$3,000.00 to Richard J Murphy	
\$812.10 to Northern Trust Bank	
\$1,000.00 to AFSA	
\$8,000.00 to Illinois State Scholarship	
Note Principal:	\$31,047.88
Prepaid Finance Charges:	\$0.00
Amount Financed:	\$31,047.88

Other Charges Paid in Cash:	\$141.00
\$18.00 Recording	
\$125.00 Appraisal fee to United Appraisal Services Inc	

Fixed Rate, Installment.

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DISCLOSURE STATEMENT 9 0

Principal \$31,047.98	Loan Date 08-02-1989	Maturity 08-02-1994	Loan No 28433-	Call	Collateral 4	Account	Officer caj	Initials
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References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
Anna E Murphy
1706 W Crescent Ave
Park Ridge, IL 60068

Lender: First American Bank
4949 Old Orchard Rd.
Skokie, IL 60077

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. 12.500%	FINANCE CHARGE The dollar amount the credit will cost me. \$10,871.02	Amount Financed The amount of credit provided to me or on my behalf. \$31,047.98	Total of Payments The amount I will have paid after I have made all payments as scheduled. \$41,919.00
--	---	--	--

PAYMENT SCHEDULE. My payment schedule will be 60 payments of \$698.65 each month beginning September 2, 1989.

PROPERTY INSURANCE. I may obtain property insurance from anyone I want that is acceptable to Lender.

SECURITY. I am giving a security interest in my property located at 1706 W Crescent Ave, Park Ridge, IL 60068 in addition to Lender's security interest and other rights in my accounts, including deposit accounts. In addition, collateral securing other loans with Lender may also secure this loan.

LATE CHARGE. If a payment is 10 days late, I will be charged \$5.00.

PREPAYMENT. If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I read and was given a completed copy of this Disclosure Statement on August 2, 1989, prior to signing the Note.

x Anna E. Murphy
Anna E Murphy

AMOUNT FINANCED ITEMIZATION

Amount paid to me directly:	\$0.00
Amount paid on my account:	\$4,369.89
\$4,369.89 Payment on Loan # 2843340	
Amount paid to others on my behalf:	\$26,578.09
\$1,047.98 for Credit Insurance	
\$7,246.32 to Thomas and Anna Murphy	
\$5,771.69 to Citibank	
\$3,000.00 to Richard J Murphy	
\$612.10 to Northern Trust Bank	
\$1,000.00 to AFSA	
\$8,000.00 to Illinois State Scholarship	
Note Principal:	\$31,047.98
Prepaid Finance Charges:	\$0.00
Amount Financed:	\$31,047.98

Other Charges Paid in Cash:	\$141.00
\$18.00 Recording	
\$125.00 Appraisal fee to United Appraisal Services Inc	

Fixed Rate, Installment.

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AGREEMENT TO PROVIDE INSURANCE

9 0 1 1 3 7 9 0

Principal	Loan Date	Maturity	Loan No	Call	Collateral	Account	Officer	Initials
\$31,047.98	08-02-1989	08-02-1994	28433-		4		caj	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
 Anna E Murphy
 1705 W Crescent Ave
 Park Ridge, IL 60068

Lender: First American Bank
 4849 Old Orchard Rd.
 Skokie, IL 60077

INSURANCE REQUIREMENTS. We, Thomas P Murphy and Anna E Murphy ("Grantor"), understand that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to us by Lender. These requirements are set forth in the security documents. The following minimum insurance coverages must be provided on the collateral:

Collateral: Real Estate at 1705 W Crescent Ave, Park Ridge, IL 60068.

Type: Fire and extended coverage.

Amount: \$30,000.00.

Basis: Replacement value.

Endorsements: Standard mortgagee's clause with stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days prior written notice to Lender.

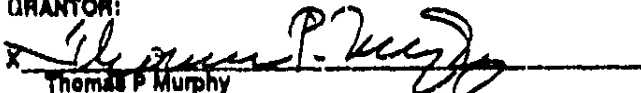
INSURANCE COMPANY. We may obtain insurance from any insurance company we may choose that is reasonably acceptable to Lender. We understand that credit may not be denied solely because insurance was not purchased through Lender.

FAILURE TO PROVIDE INSURANCE. We agree to deliver to Lender, ten (10) days from the date of this Agreement, the required insurance as provided above, with an effective date of August 2, 1989, or earlier. We acknowledge and agree that if we fail to provide any required insurance or fail to continue such insurance in force, Lender may do so at our expense as provided in the applicable security document. The cost of any such insurance shall be added to the indebtedness as provided in the security document. **WE ACKNOWLEDGE THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL UP TO THE BALANCE OF THE LOAN; HOWEVER, OUR EQUITY IN THE COLLATERAL WILL NOT BE INSURED. IN ADDITION, THE INSURANCE WILL NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND WILL NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.**

AUTHORIZATION. For purposes of insurance coverage on the Collateral, we authorize Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

WE ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED AUGUST 2, 1989.

GRANTOR:


 Thomas P Murphy


 Anna E Murphy

FOR LENDER USE ONLY
INSURANCE VERIFICATION

DATE: _____

AGENT'S NAME: _____ PHONE: _____

INSURANCE COMPANY: _____

POLICY NUMBER: _____

EFFECTIVE DATES: _____

COMMENTS: _____

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DISBURSEMENT REQUEST AND AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call	Collateral	Account	Officer	Initials
\$31,047.98	08-02-1989	08-02-1994	28433-		4		cap	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
 Anna E Murphy
 1706 W Crescent Ave
 Park Ridge, IL 60068

Lender: First American Bank
 4949 Old Orchard Rd.
 Skokie, IL 60077

LOAN TYPE. This is a Fixed Rate (12.500%), Installment Loan to a Consumer for \$31,047.98 due on August 2, 1994.

PRIMARY PURPOSE OF LOAN. This primary purpose of this loan is for:

- Personal, Family, or Household Purposes or Personal Investment.
- Business.

SPECIFIC PURPOSE. The specific purpose of this loan is: consolidate bills.

FLOOD INSURANCE. The property that will secure the loan is not located in an area that has been identified by the Director of the Federal Emergency Management Agency as an area having special flood hazards. Therefore, no special flood hazard insurance is necessary.

DISBURSEMENT INSTRUCTIONS. I understand that no loan proceeds will be disbursed until any notice of right to cancellation period has expired and all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$31,047.98 as follows:

Amount paid to me directly:	\$0.00
Amount paid on my account:	\$4,399.89
\$4,399.89 Payment on OPI # 2843340	
Amount paid to others on my behalf:	\$26,678.09
\$1,047.98 for Credit Insurance	
\$7,248.32 to Thomas and Anna Murphy	
\$5,771.69 to Citibank	
\$3,000.00 to Richard J Murphy	
\$812.10 to Northern Trust Bank	
\$1,000.00 to AFSA	
\$8,000.00 to Illinois State Scholarship	
Note Principal:	\$31,047.98

CHARGES PAID IN CASH. I have paid or will pay in cash as agreed the following charges:

Prepaid Finance Charges Paid in Cash:	\$0.00
Other Charges Paid in Cash:	\$141.00
\$18.00 Recording	
\$125.00 Appraisal fee to United Appraisal Services Inc	
Total Charges Paid in Cash:	\$141.00

TAX CONSEQUENCES. I understand that Lender makes no representation or warranty whatsoever concerning the tax consequences of this loan, including the deductibility of interest, and that I should consult with my own tax advisor for guidance on this subject. I also agree that Lender shall not be liable in any manner whatsoever should the interest paid on the loan not be deductible.

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, I REPRESENT AND WARRANT TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO ADVERSE CHANGE IN MY FINANCIAL CONDITION AS DISCLOSED TO LENDER IN MY MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED AUGUST 2, 1989.

BORROWER:

Thomas P Murphy

 Thomas P Murphy

Anna E Murphy

 Anna E Murphy

00113790

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CREDIT INSURANCE DISCLOSURE

VOLUNTARY CREDIT INSURANCE. Credit Life Insurance and Credit Disability Insurance are not required to obtain credit and will not be provided unless I sign and agree to pay the additional cost.

I desire Credit Life Insurance on Thomas P Murphy (\$1,047.98 Premium).

Only the person(s) named above will be insured for Credit Life and/or Credit Disability Insurance. By accepting any application for insurance, Lender is not agreeing to provide insurance. No insurance is provided unless a premium is paid and an insurance policy is issued.

Prior to signing this Credit Insurance Notice on August 2, 1989, I read and understood all of the provisions of this Notice, and I agree to pay all premiums for the insurance indicated above.

BORROWER:

x Thomas P. Murphy
Thomas P Murphy

x Anna E. Murphy
Anna E Murphy

Fixed Rate, Installment.

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NOTICE OF RIGHT TO CANCEL

90113790

Principal	Loan Date	Maturity	Loan No	Call	Collateral	Account	Officer	Initials
\$31,047.98	08-02-1989	08-02-1994	28433-		4		cap	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Borrower: Thomas P Murphy
 Anna E Murphy
 1706 W Crescent Ave
 Park Ridge, IL 60068

Lender: First American Bank
 4849 Old Orchard Rd.
 Skokie, IL 60077

Your Right To Cancel

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction without cost, within three (3) business days from whichever of the following events occurs last:

- (1) the date of the transaction which is August 2, 1989; 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 is also cancelled. Within twenty (20) calendar days after Lender receives your notice, Lender must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and Lender must return to you any money or property you have given to Lender or to anyone else in connection with this transaction.

You may keep any money or property Lender has given you until Lender has done the things mentioned above. Then you must offer to return the money or property Lender has given you. 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 Lender's address shown above. If Lender does not take possession of the money or property within twenty (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 Lender in writing at Lender's address shown above. 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 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 August 3, 1989 or midnight of the third (3rd) business day following the latest of the three (3) 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

_____ Date

x _____
Anna E Murphy

Acknowledgment of Receipt

I ACKNOWLEDGE THAT I RECEIVED TWO (2) COPIES OF THIS NOTICE OF RIGHT TO CANCEL

8/02/89
Date

x _____
Anna E Murphy

Certificate of Noncancellation

Instructions to Customer. If you decide not to cancel the transaction referred to above, please sign, date, and deliver this Certificate of Noncancellation to Lender at Lender's address shown above; however, do not do so sooner than midnight of August 3, 1989 or before midnight of the third (3rd) business day following the latest of the three (3) events listed above.

Certification. I hereby certify that I did not cancel the transaction referred to above and that I have not delivered, mailed, or telegraphed to Lender any notice of cancellation of the transaction.

8/02/89
Date

x _____
Anna E Murphy

Instructions To Lender. This form is for use in credit transactions involving loans of any amount to individuals for personal, family, or household purposes and SECURED BY AN INTEREST IN THE CONSUMER'S CURRENT PRINCIPAL RESIDENCE, except PURCHASE MONEY LIENS. Two (2) copies of a separate Notice of Right to Cancel form, together with a copy of the Truth in Lending disclosure, must be given to each person who has an ownership interest in the residence, even if the person does not sign the note.

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NOTICE OF RIGHT TO CANCEL

9 0 1 1 3 7 9 0

Principal	Loan Date	Maturity	Loan No	Call	Collateral	Account	Officer	Initials
\$31,047.88	08-02-1989	08-02-1994	26433-		4		cap	

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Borrower: Thomas P Murphy
Anna E Murphy
1705 W Crescent Ave
Park Ridge, IL 60068

Lender: First American Bank
4949 Old Orchard Rd.
Skokie, IL 60077

Your Right To Cancel

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction without cost, within three (3) business days from whichever of the following events occurs last:

- (1) the date of the transaction which is August 2, 1989; 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 is also cancelled. Within twenty (20) calendar days after Lender receives your notice, Lender must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and Lender must return to you any money or property you have given to Lender or to anyone else in connection with this transaction.

You may keep any money or property Lender has given you until Lender has done the things mentioned above. Then you must offer to return the money or property Lender has given you. 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 Lender's address shown above. If Lender does not take possession of the money or property within twenty (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 Lender in writing at Lender's address shown above. 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 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 August 5, 1989 or midnight of the third (3rd) business day following the latest of the three (3) 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

Date

X _____
Thomas P Murphy

Acknowledgment of Receipt

I ACKNOWLEDGE THAT I RECEIVED TWO (2) COPIES OF THIS NOTICE OF RIGHT TO CANCEL

8/2/89

Date

X _____
Thomas P Murphy

Certificate of Noncancellation

Instructions to Customer. If you decide not to cancel the transaction referred to above, please sign, date, and deliver this Certificate of Noncancellation to Lender at Lender's address shown above; however, do not do so sooner than midnight of August 5, 1989 or before midnight of the third (3rd) business day following the latest of the three (3) events listed above.

Certification. I hereby certify that I did not cancel the transaction referred to above and that I have not delivered, mailed, or telegraphed to Lender any notice of cancellation of the transaction.

8/7/89

Date

X _____
Thomas P Murphy

Instructions To Lender. This form is for use in credit transactions involving loans of any amount to individuals for personal, family, or household purposes and SECURED BY AN INTEREST IN THE CONSUMER'S CURRENT PRINCIPAL RESIDENCE, except PURCHASE MONEY LIENS. Two (2) copies of a separate Notice of Right to Cancel form, together with a copy of the Truth in Lending disclosure, must be given to each person who has an ownership interest in the residence, even if the person does not sign the note.