CERTIFIED TRUE COPY

### RIGHT OF FIRST REFUSAL TO REFINANCE

THIS RIGHT OF FIRST REFUAL	TO REFINANCE is made this	12th	day ofMay	1998
by and between	Ox.		day ourtay	1970

WORLD WIDE FINANCIAL SERVICES, INC.,

("Lender"), with its principal offices at 555 South Cir. Woodward, 5th Floor, Birmingham, MI 48009 and DANIEL II. THOMPSON and LORI A. TAOMPSON

whose address is 303 OSWEGO PARK FOREST, ILLINO'S 60466-

(collectively "Borrower").

Prior to the execution hereof, Lender has made a foan ("Mortgage Lour") to Borrower secured by a mortgage on real property in Exhibit A attached hereto.

NOW, THEREFORE, as an inducement by Borrower to Lender to make the Montgage Loan and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, becomes agrees as follows:

- 1. In the event, for any reason whatsoever, Borrower desires to obtain a new loan to payof the Mortgage Loan and obtains a proposal ("Commitment") from a third party to provide such from which Borrower desires to accept, Borrower shall deliver to Lender a copy of the Commitment.
- Within five (5) business days after lender has received the Commitment, Lender may, at its option, make a written offer to Borrower to make such new Ioan on substantially the same terms and conditions as set forth in the Commitment. If Lender provides such written offer within such five (5) business days, Borrower shall reject the Commitment from the third party and consummate a new Ioan with Lender on the terms and conditions set forth in the Lender offer.

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- In the event, Lender does not deliver a written offer to Borrower as described above within such five (5) business days and the Borrower consummates the loan pursuant to the Commitment from the third party within forty-five (45) days after the expiration of such five (5) business days, Lender's right to make the new loan shall automatically terminate. In the event Lender does not make such written offer within such five (5) day period but Borrower does not consummate the loan in accordance with the Commitment from the third party within such forty-five (45) days, Lender shall continue to have all rights hereunder and Borrower shall continue to be obligated hereunder.
- This Right of First Refusal to Refinance is not a commitment by Lender to make a subsequent loan to Borrower.

Signed the day and year first written above.

(A) signatures in black ink and printed names below signature lines)

WITNESSES:	BORROWER:
	DANIEL H. THOMPSON  OPI A. THOMPSON
STATE OF COUNTY OF	SS.

The foregoing instrument was acknowledged before me this by the Borrower.

12th day of

May

1998

by the

"OFFICIAL SEAL"
MARY M. KEENAN
Notary Public, Same of Illinois
My Communion Expires 03/03/2002

Notary Public

DRAFTED BY/RETURN TO:

Jack B. Wolfe, Esq. World Wide Financial Services, Inc. 555 S. Old Woodward Ave., 5th Floor Birmingham, MI 48009

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ption:

2 IN BLOCK 21 IN VILLACE OF PARK.
CTION 36, TOWNSHIP 35 NORTH, RANGE.
ORDING TO THE PLAT THEREOF RECORDED IN.
NOIS, ON OCTOBER 31, 1950, AS DOCUMENT 14.

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