

Notice of Cancellation Instructions

All customers must be provided with both a verbal and written Notice of Right to Cancel and a separate Notice of Cancellation form for any sale conducted outside a standard place of business (e.g. in a customer's home, at a state fair, at a trade show, etc.).

You should review the law of the states in which you are conducting business to determine whether your notice complies with applicable law as well as federal regulations (see link to FTC website below for federal requirements). If you do not have your own Notice of Cancellation, please review the notice and form below to determine if it is appropriate for you under the laws applicable to you. For each transaction, the following fields must be completed:

- Date of Transaction
- Business/Seller Name
- Seller's Street Address, City, State, and Zip Code
- Not Later than Midnight of Date

You will need to retain the merchant copy and provide the buyer(s) with two copies. If the buyer wishes to cancel the transaction, they must sign one document to mail to your business and retain the second copy for their records. The buyer should only sign the document if they wish to cancel the transaction.

For additional information on your responsibilities related to providing a Notice of Cancellation, please visit <http://www.consumer.ftc.gov>

On the Agreement for Sale, in immediate proximity to the space for customer signature:

YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (THIRD CALENDAR DAY, EXCLUDING SUNDAYS AND HOLIDAYS, IN ARKANSAS; FIFTH BUSINESS DAY IN ALASKA OR MARYLAND; SEVENTH BUSINESS DAY IN MARYLAND IF YOU ARE 65 OR OLDER; FIFTEENTH BUSINESS DAY IN NORTH DAKOTA IF YOU ARE 65 OR OLDER) AFTER THE DATE OF THIS TRANSACTION (OR, IN UTAH, AFTER THE DATE OF THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS LATER). SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT. IN MICHIGAN, SELLER IS PROHIBITED FROM HAVING AN INDEPENDENT COURIER SERVICE OR OTHER THIRD PARTY PICK UP YOUR PAYMENT AT YOUR RESIDENCE BEFORE THE END OF THE 3-BUSINESS DAY PERIOD IN WHICH YOU CAN CANCEL THE TRANSACTION.

NOTICE OF CANCELLATION

Date of Transaction

You may CANCEL this transaction, without any Penalty or Obligation, within **THREE BUSINESS DAYS (THREE CALENDAR DAYS, EXCLUDING SUNDAYS AND HOLIDAYS, IN ARKANSAS; FIVE BUSINESS DAYS IN ALASKA OR MARYLAND, SEVEN BUSINESS DAYS IN MARYLAND IF YOU ARE 65 OR OLDER, FIFTEEN BUSINESS DAYS IN NORTH DAKOTA IF YOU ARE 65 OR OLDER)** from the above date (or, in Utah, after the date of the transaction or receipt of the product, whichever is later).

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 Notice of Cancellation, 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 (or in Indiana, within 20 days of the date of receipt of your Notice of Cancellation, or 10 days of returning payment or other consideration to you, whichever is earlier) 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 Notice of Cancellation or any other written notice, (which in California or Ohio, may include email or fax notice) or send a telegram, to _____

at _____
Seller Address (no PO Boxes), City, State, Zip

NOT LATER THAN MIDNIGHT OF _____
Date

I HEREBY CANCEL THIS TRANSACTION.

Date

Borrower Signature

Seller Copy

NOTICE OF CANCELLATION

Date of Transaction

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