

**NOTICE TO BORROWER
REGARDING FUTURE ADVANCES
(G.S. 45-82.3)**

To: _____

You have an equity line of credit with _____ secured by a mortgage or deed of trust on real property located at _____
_____.

As permitted by North Carolina law, we are sending the enclosed Notice Regarding Future Advances to your lender. Subject to certain exceptions, the notice prevents any new credit advances you obtain under your equity line of credit from being secured by the mortgage or deed of trust that currently secures its repayment. Our reason for giving your lender the notice is to limit the amount secured by the mortgage or deed of trust that secures your equity line of credit and to prevent that amount from increasing.

When your lender receives our notice, your lender may elect to terminate your right and ability to obtain additional advances under your equity line of credit. However, termination of your right and ability to obtain additional advances will not release you from liability for the account. You should contact your lender to determine whether you will be able to obtain additional credit advances from your lender.

If you have questions about this notice or our action, please contact _____ by calling us at _____ or writing to us at the following address: *[Name]*, Attn: _____,

[NAME]