

**NOTICE OF RIGHT OF RESCISSION
(OPEN-END CREDIT - WHEN OPENING ACCOUNT)**

This Notice relates to a consumer credit account dated 11-15-2005, between the Creditor named below and RUSSEL K. MCCULLOUGH; DANA M. MCCULLOUGH

(Consumer(s)).

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage/lien/security interest on/in your home as security for the account. You have a legal right under federal law to cancel this account, without cost, within three business days from whichever of the following events occurs last:

- (1) the opening date of the account, which is 11-15-2005; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If you cancel the account, the mortgage/lien/security interest on/in your home is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in 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 account.

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 at right. 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 the account, you may do so by notifying us in writing, at

STATE SAVINGS BANK

(Name of Creditor)

102 S MAIN, BAXTER, IA 50028

(Creditor's Business Address)

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 no matter how you notify us 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 11-18-2005

(date)

(or midnight of the third business day 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

Consumer's Signature

Date

RECEIPT

Each of the undersigned acknowledges receipt of **2 copies** of this Notice and warrants that the undersigned are all the persons who are a party to the credit account who have or may have an interest in the home at 2054 CESSNA ST, AMES, IA 50014

Date 11/15/05

Consumer(s):

RUSSEL K. MCCULLOUGH

DANA M. MCCULLOUGH

CONFIRMATION

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this account. The undersigned certify that the account has not been rescinded.

Consumer(s):

Date _____

DATE RECEIVED UNTIL

3 BUSINESS DAYS AFTER RECEIPT

Routing: Original to Lender - Two Copies to Each Consumer

Bankers Systems, Inc., St. Cloud, MN (1-800-397-2341) Form OCP-RR-OPEN 5/8/95

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