

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

To: _____

This is a notice regarding future advances submitted pursuant to G.S. 45-82.3. For purposes of this notice:

1. The borrower(s) is/are: _____
2. The account number of the equity line of credit is: _____
3. The street address of the property is: _____
4. The equity line of credit is secured by the security instrument identified as follows:

Type of Security Instrument: _____

Original Grantor(s): _____

Original Secured Party(ies): _____

Recording Data: The security instrument is recorded in Book _____ at Page _____ or as document number _____ in the Office of the Register of Deeds for _____ County, North Carolina.

Except as provided in G.S. 45-82.3(c), subsequent advances made by you under the equity line of credit will not be secured by the security instrument identified above.

I certify that (i) I am an attorney licensed to practice law in the State of North Carolina who satisfies the requirements of G.S. 45-81(1), and (ii) I gave a copy of this notice and a "Notice to Borrower" to the borrower(s) in accordance with G.S. 45-82.3(f).

Date: _____

Signature

Print/Type Name: _____

Contact Information:

Phone: _____

Address:

**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 _____ or by writing to the following address: _____

_____.

[NAME]