

ILLINOIS COLLATERAL PROTECTION INSURANCE DISCLOSER

Loan No.: W9045.1
Lender: MORTGAGE EXPRESS, INC
Date: 06/27/00

Borrower(s): MCMICHIL
Property: .ND)

Unless you provide us with the evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with the evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of the insurance you may be able to obtain on your own.

I/We have read the above disclosure and acknowledge receiving a copy by signing below.

RANCIA

06/27/00

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