

Affidavit and Waiver of Right of Rescission

I/We, _____, and _____
as a consumer/consumers in the extension of credit (the "Borrower"), being first
duly sworn, hereby depose and say that:

The Borrower has entered into a \$_____ loan transaction
with _____, (the "Lender")
on _____, 20____ which shall result in a lien, mortgage,
or other security interest on the Borrower's home.

The Borrower hereby waives the right to rescind the transaction because the
extension of credit is needed to meet a bona fide personal financial emergency as
described below:

The Borrower hereby waives the right of rescission this _____ day of
_____, 20____.

Accommodation Party Signature

Borrower Signature

Print Name of Accommodation Party

Print Name of Borrower

Accommodation Party Signature

Borrower Signature

Print Name of Accommodation Party

Print Name of Borrower

State of Minnesota }
County of _____ } ss.

This instrument was acknowledged before me this _____ day of _____,
_____, by _____.

Notary Public

State of Minnesota }
County of _____ } ss.

This instrument was acknowledged before me this _____ day of _____,
_____, by _____.

Notary Public