

NOTICE

You agree to pay the debt identified below although you may not personally receive any property, services or money. You may be sued for payment although the person who receives the property, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, courts costs or attorney's fees, or other charges that may be stated in the note or contract. You will also have to pay some or all of these costs and charges if the note or contract, the payment for which you are responsible, requires the buyer to pay such costs and charges. If this debt is ever in default, that fact may become a part of *your* credit record.

This notice is not the note, contract, or other writing that obligates you to pay the debt. Read that writing for the exact terms of your obligation.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY

(Name of Debtor)	
(Name of Creditor)	
(Date)	
(Kind of Debt)	\$ _____ (Total of Payments)

I have been given a completed copy of this notice and of each writing that obligates me or the Debtor on this debt.

(Date)	(Signed)
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