

**HADDON SAVINGS BANK
201 WHITE HORSE PIKE
HADDON HEIGHTS, NJ 08035**

NOTICE OF RIGHT TO ATTORNEY AND TAX INFORMATION DISCLOSURE

TO: _____

DATE: _____

The above named borrower(s) is/are hereby given notice of his/her/their right to be represented by an Attorney of his/her/their own choosing in closing a second mortgage loan or line of credit. If you choose to have an Attorney represent you, you must make the necessary arrangements and pay the fee directly to your Attorney. This institution will not have an Attorney represent them at the closing. This Institution makes no representation or advice as to the tax consequences of this loan. You must consult your accountant or tax advisor. Please be advised, you could lose your home if you do not meet the obligations in your Home Equity Note and Agreement.

HADDON SAVINGS BANK

By: _____

The borrower(s) hereby acknowledge(s) receipt of an exact copy of the above.

