

**HADDON SAVINGS BANK
HOME EQUITY LOANS**

RIGHT TO CANCEL NOTICE

The Federal Truth in Lending Law requires a **THREE (3) BUSINESS DAY** Right to Cancel or a “cooling off” period in a home equity loan transaction. You are advised that Haddon Savings Bank’s Funds cannot be disbursed under the Federal Truth in Lending Law until the **FOURTH (4th) BUSINESS DAY** after settlement. For purposes of “Right to Cancel” Saturday is considered a business day, Sunday and legal bank holidays are not counted.

Please acknowledge your receipt of this Federal Truth in Lending Law Notice by signing below and returning a copy along with your Haddon Savings Bank home equity loan application.

I/we hereby acknowledge receipt of this disclosure.

_____/_____
APPLICANT’S SIGNATURE DATE

_____/_____
CO-APPLICANT’S SIGNATURE DATE