

HADDON SAVINGS BANK
201 WHITE HORSE PIKE
HADDON HEIGHTS, N. J. 08035

FIXED RATE HOME EQUITY

INTEREST RATE LOCK-IN ELECTION FORM

You have the option of selecting the point in time when your interest rate is established.

Please indicate your choice, sign and return this form with your application.

_____ I / We agree to accept the interest rate offered at the time of application.

_____ I / We agree to lock-in the interest rate offered at the time of settlement.
(Settlement must occur within the original commitment). I / We understand that
the interest rate may increase or decrease between the date of application and the
date of Settlement.

_____/_____
APPLICANT'S SIGNATURE DATE

_____/_____
CO-APPLICANT'S SIGNATURE DATE

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