

HOME EQUITY LOAN MODIFICATION

The following application forms are included in this package:

- Home Equity Loan Modification Disclosure (2)
- Home Equity Loan Modification Application (1)

Please review and sign the disclosures AND complete and sign the application.

The application fee is \$50.00.

Please submit the application fee, the application and one disclosure to the Bank for processing.

The other disclosure is your copy to retain for your records.

HADDON SAVINGS BANK

**HADDON SAVINGS BANK
HOME EQUITY LOAN MODIFICATION DISCLOSURE**

In addition to the information contained in your original Home Equity Loan disclosures, the following terms apply to your Home Equity Loan Modification.

LOAN AMOUNT:

Home Equity Loans can be modified at the current interest rate for the amount of the current balance.

MATURITY DATE:

Home Equity Loans can be modified on a term not to exceed the original maturity date.

APPLICATION AND MODIFICATION FEES:

Lender charges a \$50.00 application fee to process Borrower's Home Equity Loan Modification. The fee is due at application.

DETERMINATION OF INTEREST RATE:

The interest rate is set on the date of application.

I/we hereby acknowledge receipt of this disclosure. **I/We hereby certify to Haddon Savings Bank that the property is not presently listed for sale through any real estate broker, advertised or unadvertised nor do we have this property on the market "For Sale by Owner".**

_____/_____
APPLICANT'S SIGNATURE DATE

_____/_____
CO-APPLICANT'S SIGNATURE DATE

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