

SERVICING DISCLOSURE STATEMENT

Lender: *Haddon Savings Bank
201 White Horse Pike
Haddon Heights, NJ 08035*

Date:

NOTICE TO FIRST MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

 We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

 We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

XXX *The loan for which you applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.*

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