



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

NOTICE

DATE: _____

TO: _____

PROPERTY: _____

FROM: Torrington Savings Bank

This is to give you notice that Torrington Savings Bank has a business relationship with Roraback & Roraback and Wall, Wall & Frauenhofer, LLP. Attorneys Charles W. Roraback and Charles E. Roraback of Roraback & Roraback are Trustees of Torrington Savings Bank. Attorney Thomas F. Wall, Jr., of Wall, Wall & Frauenhofer is a Corporator of Torrington Savings Bank. Because of this relationship, this referral may provide Torrington Savings Bank a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for settlement of your loan or purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>(Provider and Settlement Service)</u>	<u>(Charge or Range of Charges)</u>
Roraback & Roraback, Attorney Closing Charges	\$400.00 - \$750.00
Wall, Wall & Frauenhofer, Attorney Closing Charges	\$500.00 - \$550.00

ACKNOWLEDGEMENT:

I/we have read this disclosure form, and understand that Torrington Savings Bank is referring me/us to purchase the above described settlement services and may receive a financial or other benefit as the result of this referral.

Borrower Signature

Borrower Signature