



Important Message to Mortgage & Home Equity Applicants

1. Properties with buried fuel storage tanks are not eligible for mortgage or equity loan programs unless the buried tank is removed prior to loan closing.

This includes property already financed with Torrington Savings Bank.

2. Properties listed for sale are not eligible for Home Equity products.

3. Home Equity products are limited to primary and secondary residences; no investment properties permitted.

Important Information Regarding Your Attorney Selection

Torrington Savings Bank provides our customers with the opportunity to select their closing attorney provided the selected attorney meets our requirements. Torrington Savings Bank considers the protection of customer information of the utmost importance. As part of our ongoing efforts to protect our customers we will only allow attorneys to close on our behalf who are using adequate protections.

Attorney settlement fees depend upon the borrowers' choice of attorney and services requested. Please call you attorney directly to determine the costs associated with any services they will provide to you in association with obtaining your home mortgage.

In the event that the closing attorney you select is not currently active as a closing attorney with Torrington Savings Bank, please note that your attorney is NOT approved by us until the bank receives and accepts an Information Security/Best Practices Policy from the attorney. If the attorney fails to provide one or it does not meet the bank's standards, you will have the option to choose a different attorney or continue to use your attorney and the bank will engage its attorney to represent the bank at your expense.

More details regarding guidelines are available from TSB Loan Representatives.

Signature

Date

Signature

Date