



**WAIVER OF PERSONAL REPRESENTATION**

Re: Home Equity Credit Line/Loan from Torrington Savings Bank

I/We acknowledge that Torrington Savings Bank has notified me/us that:

1. I/We may have legal interests that differ from those of the Bank
2. I/We may not be required by the Bank to be represented by an attorney.
3. I/We may direct any complaints concerning violations of Section 49-6D of the Connecticut General Statutes to the Department of Banking.

After careful consideration, I/We have decided to waive the right to be represented by an attorney in connection with this transaction.

**NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL**

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy please write to us at Torrington Savings Bank, 129 Main Street, P. O. Box 478, Torrington, CT 06790. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw the application.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-borrower (1)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-borrower (2)

\_\_\_\_\_  
Date