



## **APPLICANTS' RIGHT TO RECEIVE A PHOTOCOPY OF AN APPRAISAL**

You have the right to a photocopy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for, or are willing to pay for, the appraisal. You can get a photocopy of this report by writing to us at the address listed below. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. (If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal.) You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights.

In your letter, please provide us with the following information:

- Your name
- The property address
- Date of application
- Mailing address

By the order of the Board of Governors of the Federal Reserve System, November 30, 1992,  
William W. Wiles, Secretary of the Board.

Mail request to:

Consumer Lending Department  
Winchester Savings Bank  
661 Main Street  
Winchester, MA 01890