

Winchester Savings Bank

Independent since 1871.

APPLICANT'S RIGHT TO RECEIVE A COPY OF AN APPRAISAL

You have the right to a copy 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 copy of this report by writing to the attention of the Commercial Lending Department at:

**Winchester Savings Bank
661 Main Street
Winchester, MA 01890**

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 a copy of the 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, GIVE US THE FOLLOWING INFORMATION:

- Your name
- Property Address
- Date of Application
- Mailing Address

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