Massachusetts Insurance Disclosure

Loan #:
MIN:

You, the Borrower(s), are receiving this Disclosure from us (the Lender) because you have expressed an interest in purchasing insurance products through one or more of our insurance producers. Please be advised that:

1. The insurance products which are available are not deposits, are not protected by the Federal Deposit Insurance Corporation or any other type of deposit insurance, are not an obligation of or guaranteed by us, and may be subject to risk;

2. Any insurance required as a condition of the extension of credit by us need not be purchased from us but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of your choice; and

3. You may file with us any complaints that you may have relative to our insurance sales activities (or of such activities from our affiliates, subsidiary corporations, or any third party acting on our behalf) and we will forward such complaints to the Massachusetts Office of Consumer Affairs and Business Regulation. You may also file your complaints directly to the Office through one of the following, appropriate divisions:

Commonwealth of Massachusetts
Division of Banks
Attn: Consumer Assistance Unit
1000 Washington Street, 10th Floor
Boston, MA 02118-2218
www.mass.gov/ocabr
Telephone: (617) 956-1500
Fax: (617) 956-1599

Commonwealth of Massachusetts
Division of Insurance
Attn: Consumer Service
1000 Washington Street, Suite 810
Boston, MA 02118-6200
www.mass.gov/ocabr
Telephone: (617) 521-7794
Fax: (617) 753-6830

Mass. Gen. Laws Ann. ch. 167F, § 2A(b)(6)

Mass. Regs. Code tit. 209, § 49.06(7)

Acknowledgment

I/We, the Borrower(s), hereby acknowledge receipt of this Disclosure.

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- BORROWER - **- DATE -**

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- BORROWER - **- DATE -**