

**FOSTER BANK (Lender)**  
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## HOME EQUITY LOAN

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This disclosure contains important information about our Home Equity Loan.  
You should read it carefully and keep a copy for your records.

**I will be receiving a discounted rate due to the fact that my payments will be automatically deducted from my account, I understand and agree that if I cease to have my payments made in this manner that my interest rate will be increased by 0.125% on the balance of the loan and that my payments will change accordingly.**

This is Not a Commitment to Make a Loan.

You hereby acknowledge receipt of this Home Equity Plan Disclosure and a copy of the Home Equity Brochure on today's date.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_