

PFS, Inc.

Private Financial Services

MORTGAGOR'S RIGHT TO COUNSEL

Applicants:

In this notice, the words "you and your" refer to each and all of you who have applied for this mortgage. The words "we", "our", and "us" refer to PFS, Inc.

As an applicant for a mortgage loan, you should be aware that:

1. You may have legal interests that differ from ours.
2. We may not require that you be represented by our attorney.
3. You may waive the right to be represented by any attorney.
4. If you have any complaints concerning your rights in this regard, you may direct them to the State Banking Department.

By signing below, you acknowledge receipt of this notice.

Applicant's Signature

Date

Applicant's Signature

Date

Please list the name, address and phone number of the Attorney that will be representing you in this transaction:

or would you prefer to have the Bank Attorney represent you also. Yes No