

NEW HAMPSHIRE ANTI-COERCION INSURANCE DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker: **The Washington Trust Company**

Loan Originator:

This disclosure is provided to you pursuant to NH Rev. Stat. Ann. § 417:4 (XVI).

The lender shall not require that you, upon financing the purchase of real property or lending money on the security of real property, as a condition precedent, concurrent, or subsequent to financing the purchase of such property or renewal or extension to lending money upon the security of a mortgage thereon, negotiate any policy of insurance, or renewal thereof through a particular insurer, agent, solicitor or broker. The lender may exercise the right to approve, on a reasonable nondiscriminatory basis, only insurance companies authorized to do business in this state that have been selected by the borrower.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE

NEW HAMPSHIRE APPLICATION OF PAYMENTS DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker: **The Washington Trust Company**

Loan Originator:

This disclosure is provided to you pursuant to NH Rev. Stat. Ann. § 397-A:14(III).

All payments received and accepted shall be applied in the following order of priority:

- (1) Interest due under the promissory note;
- (2) Principal due under the promissory note; and
- (3) Amounts payable in the escrow account, if applicable.

Any remaining amounts shall be in the following order of priority:

- (1) Late charges;
- (2) Any other amounts due under the mortgage, deed of trust or security instrument; and
- (3) Reduce outstanding principal balance of the promissory note.

Voluntary prepayments shall be applied as described in the promissory note.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE