



A word from Ridgewood

February 24, 2017

It has come to our attention that the New York State webpage has not updated all of the forms used in our industry.

Two in particular are the PRE-APPLICATION DISCLOSURE AND FEE AGREEMENTS for a Broker and for a Banker acting as a Broker.

We had our counsel update the NYS forms and we have attached the forms for your records. These forms can also be found on our website.

You might be using a custom-made disclosure, but we just ask that you have your own form(s) reviewed to ensure that your disclosures meet Regulatory expectations.

Respectfully,

Art Saitta

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Member FDIC

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