

**New Jersey banking institutions that the Office of Thrift Supervision (OTS) is  
exempting from the 2002 New Jersey Homeownership Security Act**

<b>CLASS</b>	<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>ST</b>
FSL	American Savings Bank of NJ	365 Broad Street	Bloomfield	NJ
FSL	Cenlar FSB	425 Phillips Boulevard	Trenton	NJ
FSL	Colonial Bank FSB	85 West Broad Street	Bridgeton	NJ
FSL	Columbia Bank	19-01 Route 208 North	Fair Lawn	NJ
FSL	Crest Savings Bank	3301 Pacific Avenue	Wildwood	NJ
FSL	Delanco Federal Savings Bank	615 Burlington Avenue	Delanco	NJ
FSL	Dollar Savings Bank	893 Franklin Avenue	Newark	NJ
FSL	Farmers & Mechanics Bank	PO Box 397	Burlington	NJ
FSL	First Bank of Sea Isle City	4301 Landis Avenue	Sea Isle City	NJ
FSL	First Investors Federal Savings Bank	581 Main Street	Woodbridge	NJ
FSL	Fort Lee Federal Savings Bank, FSB	817 Abbot Boulevard	Fort Lee	NJ
FSL	Freehold Savings and Loan Association	68 West Main Street	Freehold	NJ
FSL	Gibraltar Savings Bank, FSB	1039 South Orange Avenue	Newark	NJ
FSL	Gloucester County Federal Savings Bank	301 Greentree Road	Sewell	NJ
FSL	Kearny Federal Savings Bank	250 Valley Boulevard	Wood-Ridge	NJ
FSL	Llewellyn-Edison Savings Bank, F.S.B.	474 Prospect Avenue	West Orange	NJ
FSL	Lusitania Savings Bank, FSB	107 Pulaski Street	Newark	NJ
FSL	Merrill Lynch Trust Company, FSB	9 Roszel Road, 2nd Floor	Princeton	NJ
FSL	Morgan Stanley Trust	Harborside Financial Center	Jersey City	NJ
FSL	NJM Bank, FSB	301 Sullivan Way	West Trenton	NJ
FSL	New York Life Trust Company, FSB	169 Lackawanna Avenue	Parsippany	NJ
FSL	Ocean City Home Bank	1001 Asbury Avenue	Ocean City	NJ
FSL	OceanFirst Bank	975 Hooper Avenue	Toms River	NJ
FSL	Ocwen Federal Bank FSB	c/o OCWEN Financial Corp	West Palm Beach	FL
FSL	Penn Federal Savings Bank	622 Eagle Rock Avenue	West Orange	NJ
FSL	Peoples Savings Bank	789 Farnsworth Avenue	Bordentown	NJ
FSL	Roebing Savings Bank	Route 130 & Delaware Avenue	Roebing	NJ
FSL	Roma Federal Savings Bank	485 Hamilton Avenue	Trenton	NJ
FSL	Select Bank	204 Philadelphia Avenue	Egg Harbor City	NJ
FSL	Summit Federal Savings & Loan Assn	393 Springfield Avenue	Summit	NJ
FSL	Synergy Federal Savings Bank	310 North Avenue East	Cranford	NJ
FSL	TD Bank USA, F.S.B.	525 Washington Blvd.	Jersey City	NJ
SX	Abacus Federal Savings Bank	6-8 Bowery	New York	NY
SX	Citibank, FSB	89 Engle Street	Englewood	NJ
SX	Fox Chase Bank	921 West Avenue	Ocean City	NJ
SX	Northfield Savings Bank	1410 St. George's Avenue	Avenel	NJ
SX	Progress Bank	4 Sentry Parkway	Blue Bell	PA
SX	SI Bank & Trust	Post Office Box 620	Howell	NJ
SX	Sovereign Bank	1130 Berkshire Boulevard	Wyomissing	PA
SX	St. Edmond's Federal Savings Bank	1901 E. Passyunk Avenue	Philadelphia	PA
SX	Third Federal Savings Bank	3 Penns Trail	Newtown	PA
SX	Washington Mutual Bank, FA	589 Fifth Avenue	New York	NY
SX	World Savings Bank, FSB	c/o Golden West Financial Corp	Oakland	CA

*FSL = Federal Savings Banks (chartered by OTS) that have their main offices located in NJ*

*SX = Federal Savings Banks (chartered by OTS) headquartered in other states but have branches in NJ*