

HOME EQUITY/REAL ESTATE APPLICATION NEEDS

Thank you for your interest in applying for a home equity or real estate loan from Northrim Bank. Please use this checklist to gather all the documents that will be required at time of application. Please note, additional information may be requested from Northrim in order to complete the processing of your loan application.

Required Documents

- ☐ Completed Home Equity/Real Estate application — primary borrower.
- ☐ Completed Home Equity/Real Estate application — additional borrower, if applicable.
- ☐ Most recent pay stub for all borrowers on the application.
- ☐ If using income from other sources, such as Social Security, disability, public assistance or retirement, provide benefits statement.
- ☐ Seasonal employees: most recent two (2) years W-2s and/or 1099s for all borrowers on the application.
- ☐ Self-employed: most recent two (2) years income tax and business returns with all schedules. Must be signed.
- ☐ If you receive alimony, child support or separation maintenance, you are not required to disclose unless you wish to use those funds to help you qualify.

Additional Documents Required if Situation Applies to You

- ☐ Purchase agreement (Land or Recreational Storage loan)
- ☐ If property is in a trust, a complete copy of the trust.
- ☐ Appraisal for any loans Northrim is in first position as lien holder or any loan amount over \$400,000.

APPLICATION SUBMISSION

Once your application is complete, you may submit it with your accompanying documents in one of the following ways:

1. Drop it off at any Northrim branch
2. Mail it to:
Consumer Lending Department
Northrim Bank
P.O. Box 241489
Anchorage, AK 99524-1489
3. Fax it to (907) 263-3313
4. Call (907) 261-4654 to request a secure link to submit it electronically

Please contact us at (907) 261-4654 with any questions.

Rates can fluctuate daily. Until your interest rate is locked-in, all rates are subject to change without notice.



WHAT YOU SHOULD KNOW ABOUT

Home Equity Lines of Credit (HELOC)

Borrowing from the
value of your home



Consumer Financial
Protection Bureau



An official publication of the U.S. government

How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at cfpb.gov/mortgages. You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HELOC <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable, typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
SECOND MORTGAGE OR HOME EQUITY LOAN <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
CASH-OUT REFINANCE <i>You replace your existing mortgage with a bigger mortgage and take the difference in cash</i>	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage
PERSONAL LINE OF CREDIT <i>You borrow based on your credit, without using your home as collateral</i>	Up to your credit limit, as determined by the lender	Variable, typically	No	Continue repaying and borrowing for several years without additional approvals or paperwork	Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral

Compare a HELOC to other money sources

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
RETIREMENT PLAN LOAN <i>You borrow from your retirement savings in a 401(k) or similar plan through your current employer</i>	Generally, up to 50% of your vested balance or \$50,000, whichever is less	Fixed	No	Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score	If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent
HOME EQUITY CONVERSION MORTGAGE (HECM) <i>You must be age 62 or older, and you borrow against the equity in your home</i>	Depends on your age, the interest rate on your loan, and the value of your home	Fixed or variable	Yes	You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die	The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs
CREDIT CARD <i>You borrow money from the credit card company and repay as you go</i>	Up to the amount of your credit limit, as determined by the credit card company	Fixed or variable	No	No minimum purchase; consumer protections in the case of fraud or lost or stolen card	Higher interest rate than a loan that uses your home as collateral
FRIENDS AND FAMILY <i>You borrow money from someone you are close to</i>	Agreed on by the borrower and lender	Variable, fixed or other	No	Reduced waiting time, fees, and paperwork compared to a formal loan	Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong

How HELOCs work

PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, \$300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

MAKE REPAYMENTS DURING THE “DRAW PERIOD”

Some plans set a minimum monthly payment that includes a portion of the **principal** (the amount you borrow) plus accrued interest. The portion of your payment that goes toward principal typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

ENTER THE “REPAYMENT PERIOD”

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.



GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

		OFFER A	OFFER B	OFFER C
Initiating the HELOC				
Credit limit	\$			
First transaction	\$			
Minimum transaction	\$			
Minimum balance	\$			
Fixed annual percentage rate	%			
Variable annual percentage rate	%			
» Index used and current value				
» Amount of margin				
» Frequency of rate adjustments				
» Amount/length of discount rate (if any)				
» Interest rate cap and floor				
Length of plan				
» Draw period				
» Repayment period				
Initial fees				
» Appraisal fee	\$			
» Application fee	\$			



GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

		OFFER A	OFFER B	OFFER C
» Up-front charges, including points	\$			
» Early termination fee	\$			
» Closing costs				
During the draw period				
» Interest and principal payments	\$			
» Interest-only payments?	\$			
» Fully amortizing payments	\$			
» Annual fee (if applicable)	\$			
» Transaction fee (if applicable)	\$			
» Inactivity fee	\$			
» Prepayment and other penalty fees	\$			
During the repayment period				
» Penalty for overpayments?				
» Fully amortizing payment amount?				
» Balloon repayment of full balance owed?				
» Renewal available?				
» Refinancing of balance by lender?				
» Conversion to fixed-term loan?				

How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy. Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year

- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

Right to cancel (also called right to rescind)

If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

TIP

Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.



WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

In this booklet:

ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

ONLINE TOOLS

CFPB website
cfpb.gov

Answers to common questions
cfpb.gov/askcfpb

Tools and resources for home buyers
cfpb.gov/owning-a-home

Talk to a HUD-approved housing counselor
cfpb.gov/find-a-housing-counselor

Submit a complaint
cfpb.gov/complaint

HOME EQUITY LINE OF CREDIT EARLY DISCLOSURE

Northrim Bank
P.O. Box 241489
Anchorage, AK 99524

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Consumer Home Equity Advantage (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- b) You do not meet the repayment terms of the Plan.
- c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- c) You are in default under any material obligation of the Plan. We consider all your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- f) We have been notified by governmental authorities that continued advances may constitute an unsafe and unsound business practice.
- g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Lender Fees. The following fees must be paid to us:

Description	Amount	When Charged
Origination Fee (\$100,000 to \$250,000)	\$250.00	At Account Closing
Origination Fee (over 250,000)	\$500.00	At Account Closing
Fixed Rate Loan Option (FRLO)	\$50.00	Upon Each Occurrence

Late Charge. Your payment will be late if it is not received by us within **8 days after the "Payment Due Date" shown on your periodic statement.** If your payment is late we may charge you 10.000% of the payment or \$25.00, whichever is less.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies. These third-party fees generally total between \$645.00 and \$3,425.00. We estimate the breakdown of these as follows:

Description	Amount	When Charged
Title Search	\$75.00	At Account Closing
Deed of Trust Recording (ranging from \$75.00-\$90.00)	\$90.00	At Account Closing
Property Valuation (ranging from \$65.00-\$2,625.00)	\$2,625.00	Upon Ordering
Inspection Fee (ranging from \$65.00-\$215.00, if applicable)	\$215.00	At Account Closing
Title Insurance (minimum, if applicable)	\$250.00	At Account Closing
Flood Determination and Monitoring	\$10.00	At Account Closing
Property Tax Monitoring Fee	\$77.00	At Account Closing

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 10 years (the "Draw Period"). After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances. The length of the repayment period is as follows: 20 years. Your Regular Payment will equal the amount of your accrued FINANCE CHARGES or \$50.00, whichever is greater ("First Payment Stream"). Your payments will be due monthly. Your First Payment Stream will last for the first 120 months. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment. The Minimum Payment during the First Payment Stream may not reduce the principal that is outstanding on your Credit Line.

After completion of the First Payment Stream, your Regular Payment will be based on your outstanding balance as shown below or \$50.00, whichever is greater ("Second Payment Stream"). Your payments will be due monthly.

Range of Balances	Number of Payments	Authorization Period
All Balances	240	240 payments

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges.

A change in the ANNUAL PERCENTAGE RATE can cause the balance to be repaid more quickly or more slowly. When rates decrease, less interest is due, so more of the payment repays the principal balance. When rates increase, more interest is due, so less of the payment repays the principal balance. If this happens, we may adjust your payment as follows: your payment may be increased by the amount necessary to repay the balance by the end of this payment stream. Each time the ANNUAL PERCENTAGE RATE changes, we will review the effect the change has on your Credit Line Account to see if your payment is sufficient to pay the balance by the Maturity Date. If it is not, your payment will be increased by an amount necessary to repay the balance by the Maturity Date.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 30 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 7.500%. During that period, you would make 120 monthly payments ranging from \$57.53 to \$63.70. Then you would make 240 monthly payments ranging from \$78.02 to \$80.59.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Telephone Request, In Person Request, Online Transfers and Debit Card Limitations. There are no transaction limitations for requesting an advance by telephone, requesting an advance in person, accessing by other methods or using a debit card.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the Highest United States Prime Rate of Interest published in the Money and Investing section of the Wall Street Journal. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of the date of any annual percentage rate adjustment.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your First Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (366 during leap years). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (366 during leap years). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your Second Payment Stream. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

Conversion Option. You have the option to convert outstanding unpaid Line of Credit Advances to Fixed Rate Advances, referred to as Fixed Rate Loan Option, during the Draw Period. The minimum Fixed Rate Loan Option during the Draw Period is \$5,001.00. There are no limitations to the number of outstanding Fixed Rate Loan Options at any one time. A Fixed Rate Loan Option will have a fixed interest rate and term and may be for any amount up to the Credit Limit. As long as there is a Fixed Rate Loan Option outstanding, your Credit Line will consist of the line of credit Advances balance and one or more Fixed Rate Loan Option(s). You may exercise Fixed Rate Loan Option(s) by coming to a Branch or Financial Center and signing required documents.

ANNUAL PERCENTAGE RATE Increase. Your ANNUAL PERCENTAGE RATE may increase if you exercise this option to convert it to a fixed rate.

Conversion Periods. You can exercise the option to convert to a fixed rate only during the following period or periods: 1-20 years. The Index for the Fixed Rate Loan Option will be Treasury 5 - Year Constant Maturity+ 3.75%

We, at our discretion, may offer a promotional rate from time to time to any Fixed Rate Loan Option that meets the criteria for the promotional offer and is exercised during the promotional period. If we, at our discretion, choose to offer a promotional rate, the promotional rate will be based on the index and will be equal to either the index, the index plus a reduced margin or the index minus a margin set by us.

During the Repayment Period you will continue to pay on any outstanding Fixed Rate Loan Option at the interest rate, term, and payment agreed upon at the time you exercised the Fixed Rate Loan Option.

You agree that any act of default under any Fixed Rate Loan Option will be an act of default under the Credit Line and any act of default under the Credit Line will be an act of default under all Fixed Rate Loan Options. You also agree that if this is a joint credit line, either party is authorized to act on behalf of all borrowers.

Conversion Fees. You will be required to pay the following fees at the time of conversion to a fixed rate: \$50.00 fee will be Advanced on the Line of Credit for each Fixed Rate Loan Option exercised.

Rate Determination. The fixed rate will be determined as follows: The Daily Periodic Rate on the Fixed Rate Loan Portion will be determined by a formula calculated on the date the Option is exercised. To get the Daily Periodic Rate for a Fixed Rate Loan Portion the Bank will take the Index in effect at the beginning of your Billing Cycle and the interest rate margin (as shown above) and divide by 365/365, 366/366 during leap years. The Index used will be the monthly average Treasury 5 Year Constant Maturity (TCM) published in the latest Federal Reserve Statistical Release (H.15), issued prior to the Sunday before the beginning of the Billing Cycle in which you exercise the Option.

As of July 1, 2026, the Daily Periodic Rate (Based on TCM and the Margin of 3.75) for a Fixed Rate Loan Option is 0.0216164%. This is an ANNUAL PERCENTAGE RATE of 7.89%. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

Once a Fixed Rate Loan Portion has been established, the Daily Periodic Rate for that Fixed Rate Loan Option will not change. However, if the Daily Periodic Rate quoted for a Fixed Rate Loan Option increases before you exercise the Option, the corresponding monthly payment may increase.

In no event will the Daily Periodic Rate for a Fixed Rate Loan Option exceed the maximum set forth in the Agreement.

PAYMENTS ON FIXED RATE LOAN OPTION

The Minimum Monthly Payment due on any Fixed Rate Loan Option will be an amount of principal and interest sufficient to amortize the Fixed Rate Loan Option over the term selected by you at the time the Option is exercised. You will be told the minimum payment and Payment Due Date when you exercise the Option. This payment will be in addition to the Minimum Monthly Payment due for your Line of Credit Advances Balance, as described in the Agreement.

Disclosures of the minimum payment and payment due will be based on an estimated disbursement date. If the first payment includes interest in excess of the amount due on the first Payment Due Date, we may apply the excess to principal, which may reduce the amount of your final payment. You may make the monthly payments on any Fixed Rate Loan Option using our Automatic Payment Service to have payments debited from your Northrim Bank checking or savings account, or by separate check.

Repayment of Outstanding Fixed Rate Loan Options. During the Repayment Period, you will continue to make the same Fixed Rate Loan Option Minimum Monthly Payment for any Fixed Rate Loan Option that was in effect at the end of the Draw Period. If your payments are not consistently made when due, the Fixed Rate Loan Option Minimum Monthly Payment may not fully repay the Fixed Rate Loan Option over its terms, and your final payment may be higher.

Repayment of Line of Credit Advances Balance. At the end of the Draw Period, your outstanding unpaid Line of Credit balance must be repaid over the Repayment Period. The Repayment Period is twenty years (240 months). The Line of Credit Minimum Monthly Payment will be the greater of \$50 or an amount sufficient to repay the unpaid Line of Credit Advances balance by the end of the 20-year term in substantially equal, fully amortizing monthly payments of principal and periodic Finance Charge at the applicable corresponding Annual Percentage Rate. If your payments are not consistently made when due, the Line of Credit Advances balance Minimum Monthly Payment may not fully repay the unpaid Line of Credit Advances balance over its term and your final payment for the unpaid Line of Credit Advances balance may be higher. We will notify you on your Monthly Billing Statement of any changes to your total payment due as a result of the Line of Credit Advances balance Minimum Monthly Payment.

Periodic Finance Charge on Line of Credit Advances Balance. Periodic Finance Charges on your unpaid Line of Credit Advances balance will continue to accrue at a variable rate during the Repayment Period according to the terms described above.

Total Payment Due During the Repayment Period. You must pay at least the amount of the Total Payment Due by the Date Due, as shown on each Monthly Billing Statement. The 'Total Payment Due' during the Repayment Period is the total of your Fixed Rate Loan Option Minimum Monthly Payments(s) still due as the result of the Fixed Rate Loan Option(s) in effect at the end of the Draw Period, plus the Line of Credit Advances balance Minimum Monthly Payment as described above, together with all past due amounts, any amount by which the Credit Limit is exceeded and all other charges due. You must pay any remaining balance in full at the end of the Repayment Period.

Conversion Rules. You can convert to a fixed rate only during the period or periods described above. In addition, the following rules apply to the conversion option for the Plan:

1. No default exists under the terms of the Agreement.
2. There are no limitations on the number of Fixed Rate Loan Options at any one time. You may use proceeds of a new Fixed Rate Loan Option to pay off all or part of an existing Fixed Rate Loan Option.

3. You sign any request forms required by the Bank to confirm your decision to exercise the Fixed Rate Loan Option.
4. You pay the interest current on your Credit Line. Interest cannot be added to the balance of the Fixed Rate Loan Option.
5. You agree that if this is a joint Credit Line, any borrower has the authority to act on behalf of all borrowers.
6. You agree that any act of default under the terms of the Credit Line Agreement will be an act of default under any Fixed Rate Loan Option and any act of default under any or all of the Fixed Rate Loan Options will constitute an act of default under the Credit Line Agreement.
7. You agree to Fixed Rate Loan Options of 1-20 years.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change Monthly. There is no limit on the amount by which the annual percentage rate can change during any one-year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 17.000% per annum or, go below 4.000% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE.

Draw Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 17.000% would be \$144.38. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 17.000% would be \$146.75. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 2012 to 2026. The Index values are from the following reference period: as of the first business day of July. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments will change in the future.

INDEX TABLE

Year (as of the 1st business day of July)		Index (Percent)	Margin ¹ (Percent)	Annual Percentage Rate	Monthly Payment (Dollars)
Draw Period	2012	3.250	0.750	4.000	50.00
	2013	3.250	0.750	4.000	50.00
	2014	3.250	0.750	4.000	50.00
	2015	3.250	0.750	4.000	50.00
	2016	3.500	0.750	4.250	50.00
	2017	4.250	0.750	5.000	50.00
	2018	5.000	0.750	5.750	50.00
	2019	5.500	0.750	6.250	50.00
	2020	3.250	0.750	4.000	50.00
	2021	3.250	0.750	4.000	50.00
Repayment Period	2022	4.750	0.750	5.500	55.54
	2023	8.250	0.750	9.000	71.94
	2024	8.500	0.750	9.250	73.14
	2025	7.500	0.750	8.250	68.56
	2026	6.750	0.750	7.500	65.36

¹This is a margin we have used recently; your margin may be different.

BANK PAID FEES. If you tell us you have decided not to enter into the Account within three business days of receiving this Disclosure and the Consumer Financial Protection Bureau brochure "What You Should Know About Home Equity Lines of Credit" in person, or within six business days after the day we mail them to you, as the case might be, any fees or charges you might have already paid will be refunded.

FACTS**WHAT DOES NORTHRIM BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northrim Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northrim Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-800-478-2265 - our menu will prompt you through the choice(s) or
- Visit us online: northrim.com/About-Northrim/Contact-Us/Affiliate-Marketing-Opt-Out

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-478-2265 or go to northrim.com/Security-and-Privacy

Who we are

Who is providing this notice? Northrim Bank

What we do

How does Northrim Bank protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Northrim Bank collect my personal information? We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or show your government-issued ID
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your credit worthiness
- affiliates from using information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *For a list of Northrim's affiliated companies, visit northrim.com.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Northrim Bank does not share with nonaffiliates so they can market to you.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies, insurance providers and investment companies.*



Right to Receive a Copy of Appraisals

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.



Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Documents, Notices and Disclosures and Signing Documents Electronically

Please read the following information. By proceeding forward and accepting this Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Documents, Notices and Disclosures and Signing Documents Electronically ("Disclosure") you are agreeing that you have reviewed the Disclosure information and understand that it is applicable to consumer transactions only. Furthermore, you consent to transact business using electronic communications, receive documents, notices and disclosures electronically and utilize electronic signatures in lieu of using paper documents.

Northrim Bank ("Bank") will provide electronic documents, notices and disclosures, and request electronic signatures from you, for documents including, but not limited to,:

- loan applications, closing documents, disclosures and contracts;
- notices or disclosures about a change in terms or associated payment feature; and
- Privacy policies and notices.

In connection with your electronic documents, you will be required to provide us your contact information, including a current email address. You must ensure that this information is current and accurate each time you log in.

You are not required to receive documents, notices and disclosures or sign documents electronically and have the right to withhold consent to electronic delivery. If you prefer not to do so, select the decline to sign button and exit from the system. We will provide documents, notices and disclosures through other means and you will not be able to use the electronic signature service.

Paper Copies

You have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. The Bank may also email you a PDF copy of all documents you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may request those directly from the Bank. Our contact information is provided on page 2. There is no fee assessed for requesting paper copies.

System Requirements

Use of the service requires a standards-compliant web browser that supports the HTTPS protocol, HTML and cookies. This may include the latest versions of Chrome, Edge, Mozilla Firefox or Safari (Mac), as well as an operating system (OS) of Microsoft Windows 10 or newer and macOS 11 or newer. To view PDF documents, additional software such as Adobe Reader or similar is required.

By consenting, you acknowledge that you have printing capabilities and that you can view your electronic documents using Adobe Reader or similar. In addition, you are demonstrating that you have the ability to view and save documents through electronic means.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify the Bank that you wish to withdraw consent and receive future documents, notices and disclosures in paper format. There are no fees assessed for withdrawing consent to receive electronic documents, notices and disclosures. After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system, you will need to consent to the electronic delivery service to receive documents, notices and disclosures electronically.

Scope of Consent

You agree to receive electronic notices, disclosures and electronic signature documents with all related and identified documents, notices and disclosures provided through this method over the course of your relationship with the Bank.

Requesting Paper Copies, Withdrawing Consent and Updating Contact Information

To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices and disclosures electronically and sign documents electronically or update your contact information, please call us at (907) 562-0062, (800) 478-2265 outside Anchorage, or mail your request to Northrim Bank, P.O. Box 241489, Anchorage, AK 99524.

Disclaimer of Liabilities

Northrim Bank is not liable for any loss or damage arising from: 1) your failure to comply with this disclosure; 2) your failure to access, download, save or print your documents; 3) problems or technical failures with your equipment; 4) any errors or delays in communication or transmission lines; and 5) any occurrence beyond our reasonable control.

Security

You are responsible for maintaining the confidentiality of your account, user ID, passwords and restricting access to your computer. You agree to notify us promptly of any unauthorized use of your password or breach of security.

Home Equity/Real Estate Application

Type of Credit You Are Requesting												
☐ Home Equity Line of Credit			☐ Residential Lot			☐ Home Equity Fixed			☐ Recreational Storage			
Amount Requested: \$				Purpose of Loan:								
Physical Address of Collateral		Street				City			State		Zip Code	
Tell Us About Yourself												
Applicant						Joint Applicant						
First Name		Full Middle Name		Last Name		First Name		Full Middle Name		Last Name		
Citizen Status ☐ US Citizen ☐ Non-Resident Alien ☐ Resident Alien						Citizen Status ☐ US Citizen ☐ Non-Resident Alien ☐ Resident Alien						
DOB		SSN#		Phone #		DOB		SSN#		Phone #		
Type of ID and number		State	Issue Date	Expiration Date		Type of ID and number		State	Issue Date	Expiration Date		
Email Address						Email Address						
Mailing Address						Mailing Address						
City, State, Zip						City, State, Zip						
Physical Address (if different)						Physical Address (if different)						
City, State, Zip						City, State, Zip						
Previous Address (if less than two years)						Previous Address (if less than two years)						
City, State, Zip						City, State, Zip						
Time at Current Address Years: Months:			Time at Previous Address Years: Months:			Time at Current Address Years: Months:			Time at Previous Address Years: Months:			
Marital Status (complete if this is a joint application) ☐ Married ☐ Unmarried ☐ Separated						Marital Status (complete if this is a joint application) ☐ Married ☐ Unmarried ☐ Separated						
☐ I intend to apply for joint credit _____ (initial here)						☐ I intend to apply for joint credit _____ (initial here)						
Tell Us About Your Work												
Current Employer			Position			Current Employer			Position			
Years at Current Employer			Work Phone			Years at Current Employer			Work Phone			
Employers Address						Employers Address						
Gross Monthly Income \$						Gross Monthly Income \$						
Primary Source of Income ☐ Full Time ☐ Part Time ☐ Self-employed ☐ Retired ☐ Social Security ☐ Seasonal						Primary Source of Income ☐ Full Time ☐ Part Time ☐ Self-employed ☐ Retired ☐ Social Security ☐ Seasonal						
Name and Address of Previous Employer (if less than two years with current employer)				No. Years		Name and Address of Previous Employer (if less than two years with current employer)				No. Years		
Additional Income if any, and source*				No. Years		Additional Income if any, and source*				No. Years		

* You need not furnish information regarding alimony, child support, or maintenance income unless you wish to have this income considered evaluating your application.

Your Credit Profile

A=Applicant J=Joint C=Co-Signer

A	J	C	Assets	Current Value	A	J	C	Debts List Creditors	Monthly Payments	Loan Balance
			Cash in Northrim Bank	\$				Mortgage Loan	\$	\$
			Other Cash	\$				Housing Rental	\$	\$
			Automobiles Owned					Automobile Loans		
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
			Other Assets					Other Installment Loans		
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
				\$				Credit Cards		
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
				\$					\$	\$
				\$				Alimony/child support payment		
				\$					\$	\$
			Total Assets	\$ 0				Total Debts	\$ 0	\$ 0

Owned Real Estate

PRIMARY RESIDENCE: Please provide the following information regarding your primary residence:

Address		City	State	Zip
Date Originated	Maturity Date	Current Balance \$	Monthly Payment \$	
Does this include an escrow account for taxes and all required insurance? ☐ Yes ☐ No				
Please provide the yearly cost of the following:				
Mortgage Insurance \$	Property Taxes \$	Month of Next Tax Payment		
Hazard Insurance \$	Month of Next Insurance Payment	Flood Insurance \$		
Do you pay homeowner association or condo dues?			Is this the property being offered as collateral?	
☐ Yes ☐ No			☐ Yes ☐ No	
If yes, what is the monthly payment? \$				

OTHER REAL ESTATE OWNED: Please provide the following information regarding your 2nd home, rental property, or land.

Address		City	State	Zip
Date Originated	Maturity Date	Current Balance \$	Monthly Payment \$	
Does this include an escrow account for taxes and all required insurance? ☐ Yes ☐ No				
Please provide the yearly cost of the following:				
Mortgage Insurance \$	Property Taxes \$	Month of Next Tax Payment		
Hazard Insurance \$	Month of Next Insurance Payment	Flood Insurance \$		
Do you pay homeowner association or condo dues?			Is this the property being offered as collateral?	
☐ Yes ☐ No			☐ Yes ☐ No	
If yes, what is the monthly payment? \$				

OTHER REAL ESTATE OWNED: Please provide the following information regarding your 2nd home, rental property, or land.

Address		City	State	Zip
Date Originated	Maturity Date	Current Balance \$	Monthly Payment \$	
Does this include an escrow account for taxes and all required insurance? ☐ Yes ☐ No				
Please provide the yearly cost of the following:				
Mortgage Insurance \$	Property Taxes \$	Month of Next Tax Payment		
Hazard Insurance \$	Month of Next Insurance Payment	Flood Insurance \$		
Do you pay homeowner association or condo dues?			Is this the property being offered as collateral?	
☐ Yes ☐ No			☐ Yes ☐ No	
If yes, what is the monthly payment? \$				

Applicant's Statement and Signature

I/We, the undersigned, have answered the questions on this application fully and truthfully. I/We agree that inquiries can be made to verify the accuracy of this information, and that if approved, credit reference or verification may be given based upon inquiries from other parties. I/We authorize Northrim Bank (the Bank) to release this information to a title company, if necessary, to verify information when obtaining my title insurance policy. I/We further authorize Northrim Bank or its agent to perform an on-site inspection of the property being used as collateral. I/We understand this offer is subject to the credit policies of the Bank. I/We understand that if this credit application is approved, the Bank will take a security interest in my/our home/dwelling, and in the event of non-payment of the loan, the Bank may assume ownership of the home/dwelling. To process this application, the Bank may require an appraisal and certain types of property inspections. The Bank assumes no liability for the accuracy of the inspections and makes no warranty of any kind about the condition of the property. If the Bank does not require an inspection, and makes the loan, this does not mean the property is free of defects. You may wish to consult a qualified expert, regarding the structural soundness, earthquake, or slide hazard, toxic substances, or other matters related to the condition of the property. If this is a joint application, the undersigned will be jointly and severally liable for any and all credit extended. Anyone who will be accessing the credit line is required to apply and sign as a Joint applicant. **Each applicant authorizes and directs Northrim to obtain a personal credit report in conjunction with this application or any subsequent renewal, monitoring, or collection of debt. I/We certify that there is not a second lien being obtained other than as fully disclosed to the bank.**

Applicant's Signature _____

MM/DD/YR _____

Joint applicant's Signature _____

MM/DD/YR _____

Your Right to Appraisal/Property Evaluation

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Demographic Information of Applicant

This section asks about your ethnicity, sex, and race. **FILL OUT ONLY FOR HELOC AND HOME EQUITY FIXED**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one of more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino-Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native-Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian-Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander-Print race _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
 Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
 Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Demographic Information of Co-Applicant

This section asks about your ethnicity, sex, and race. **FILL OUT ONLY FOR HELOC AND HOME EQUITY FIXED**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one of more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino-Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native-Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian-Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander-Print race _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
 Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
 Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Bank Use

APPLICATION RECEIVED ☐ IN-PERSON ☐ EMAIL ☐ ONLINE ☐ RML

DATE RECEIVED LOCATION EMPLOYEE'S NAME EMPLOYEE NMLS #