



REGULATION B

TO: NORTHFIELD SAVINGS BANK

Name

Address

Social Security Number

Name

Address

Social Security Number

You are not required to give information as to your spouse or marital status. The availability of credit will be based on the information provided.

CHECK APPROPRIATE BOX:

[ ] If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, please sign here.

Applicant

Date

[ ] If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information about the joint applicant or user. If joint applicant or user is not a spouse, please fill out a separate Personal Financial Statement. However, please sign below by the statement "We intend to apply for joint credit."

We intend to apply for joint credit.

Applicant

Date

Applicant

Date

[ ] If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, provide information on a separate sheet of paper about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Applicant

Date

Applicant

Date

\*Property Valuation Disclosure Notice: Regarding credit to be secured by a first lien on residential 1 - 4 unit properties.

- We may order an appraisal or prepare an internal evaluation to estimate the property's value. We will promptly give you a copy of any appraisal or internal evaluation even if your loan does not close.

