

Exhibit - E

HOME MORTGAGE DISCLOSURE ACT NOTICE

(This form is required for face to face loan requests not submitted on the Uniform Residential Loan Application.)

Dear Applicant(s),

You are applying for a loan, which falls under Federal Regulation C – Home Mortgage Disclosure Act, as amended and effective January 1, 1990. The Federal Reserve Board governs this regulation. The Peoples State Bank asks that you assist us in complying with this regulation by completing this application addendum.

The address of the property being improved/purchased/refinanced is: **(NO POST OFFICE BOXES, MUST BE THE PROPERTY’S ADDRESS)**

* **Street Address:** _____ **City:** _____ **State:** _____ **Zip:** _____

In the **COUNTY** of: _____

*** If this is a home purchase loan and another dwelling is securing 100% of the loan, enter the address of the dwelling securing the loan. If the loan is secured by both the dwelling purchased, and another dwelling, enter the address for the dwelling being purchased.**

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender’s compliance with equal credit opportunity and fair housing laws. You are **NOT** required to furnish this information, but are encouraged to do so. You may select one or more designations for “Race.” The law provides that a lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is **required** to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. [Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.] ***(If the loan will be in the name of a Corporation or Partnership choose Not Applicable)***

Applicant: I do not wish to furnish this information.

Co-Applicant: I do not wish to furnish this information.

Ethnicity:

- (1) Hispanic or Latino
- (2) Not Hispanic or Latino
- (3) Information not provided by applicant in mail, Internet or telephone application
- (4) Not Applicable (see App., A, I.D.)
- (5) No co-applicant

Ethnicity:

- (1) Hispanic or Latino
- (2) Not Hispanic or Latino
- (3) Information not provided by applicant in mail, Internet or telephone application
- (4) Not Applicable (see App., A, I.D.)
- (5) No co-applicant

Race:

- (1) American Indian, Alaskan Native
- (2) Asian
- (3) Black or African American
- (4) Native Hawaiian or Other Pacific Islander
- (5) White
- (6) Information not provided by applicant in mail, Internet or telephone application
- (7) Not Applicable (see App. Q, I.D.)
- (8) No Co-Applicant

Race:

- (1) American Indian, Alaskan Native
- (2) Asian
- (3) Black or African American
- (4) Native Hawaiian or Other Pacific Islander
- (5) White
- (6) Information not provided by applicant in mail, Internet or telephone application
- (7) Not Applicable (see App. Q, I.D.)
- (8) No Co-Applicant

Sex:

- (1) Male
- (2) Female
- (3) Information not provided by applicant
- (4) Not Applicable
- (5) No Co- Applicant

Sex:

- (1) Male
- (2) Female
- (3) Information not provided by applicant
- (4) Not Applicable
- (5) No Co-Applicant

Applicant’s Signature: _____

Co-Applicant’s Signature: _____

NOTE to Loan Officer. This form is to be attached to the application/credit memo. The information supplied by the applicant(s) is to be completed on the HMDA Reporting form. Remember, in a face to face interview, if the applicant(s) does not complete the information or chooses I do not wish to furnish this information, then you are required by law to make such determination based on your visual observation and the applicant(s)’s surname.