APPLICATION REPRESENTATIONS, AUTHORIZATIONS, AND ELECTRONIC CONSENT

All information provided in this application reflects the financial condition of the applicant(s) only, and no other person has any interest in the income or assets listed. If the applicant(s) is married and resides in a state that recognizes community property, all income and assets are represented to be community income or assets unless otherwise stated in writing by the applicant(s).

By submitting this application, the undersigned acknowledges, certifies, and agrees to the following:

Application Representations and Authorizations

- The Bank is relying on the information provided in this application to act on the request for credit.
- The information in this application is provided to Del Norte Bank (“Bank”) for the purpose of obtaining credit.
- The applicant(s) authorizes the Bank to verify any information contained in this application through consumer reporting agencies (including obtaining consumer reports), credit reporting agencies, and other sources deemed necessary by the Bank, in accordance with applicable law, including the Fair Credit Reporting Act.
- The applicant(s) agrees to promptly amend or supplement the information provided if any material change occurs or if any information becomes inaccurate or incomplete.
- All liabilities, including contingent liabilities, have been fully disclosed.
- The Bank has not made any representations, commitments, or warranties regarding approval or terms of any loan applied for through this application.
- Any intentional misrepresentation or omission of information in this application may result in denial of credit and may subject the undersigned to civil liability or criminal prosecution.

Electronic Records and Signatures Consent

- The applicant(s) consents to the use of electronic records, disclosures, and signatures in connection with this application and any resulting account or credit relationship with the Bank.
- The applicant(s) agrees that electronic signatures have the same legal effect as handwritten signatures, to the fullest extent permitted by applicable law.

Paper Copies

- The applicant(s) has the right to receive paper copies of any record provided electronically.
- Paper copies may be requested at no charge by contacting the Bank using the contact information provided by the Bank and will be provided within a reasonable time.

Withdrawal of Consent

- The applicant(s) may withdraw consent to receive electronic records at any time by notifying the Bank in writing or through another method specified by the Bank.
- Withdrawal of consent may delay or prevent completion of this application or future electronic transactions with the Bank.

Scope of Consent

- This consent applies to this application and, if credit is extended, to all disclosures, notices, agreements, and records related to the loan or account unless and until consent is withdrawn.

Hardware and Software Requirements

To access, view, and retain electronic records, the undersigned must have:

- A computer, tablet, or mobile device with internet access
- A current web browser capable of supporting encryption
- The ability to receive, download, and retain or print PDF documents

Demonstration of Ability to Access Records

By clicking the acknowledgment box, the applicant(s) confirms the ability to access, read, and retain electronic records in the formats used by the Bank.