

Dear Homeowner:

Thank you for selecting Webster Bank, N.A. for your home equity borrowing needs. We appreciate your business and look forward to serving you.

This packet contains important disclosures and other information regarding your home equity line of credit or loan. Be sure to save this information for future reference.

Based on the type of loan you are applying for, the grid below will tell you which documents need to be reviewed or completed.

Related Forms:	Bridge Line	Equity Loan	Equity Line
Consumer Home Equity Application	X	X	X
What You Should Know About Home Equity Lines of Credit	X		X
Application Disclosure - Home Equity Line of Credit			X
Fixed Rate Conversion Options Addendum to Application Disclosure			X
Application Disclosure - Bridge Line	X		
Balloon Payment Disclosure	X		
USA PATRIOT Act Account Open Disclosure	X	X	X
Webster's Privacy and Opt-Out Notice	X	X	X
Housing Counseling Agencies Notice	X	X	X

We may order an appraisal to determine the property's value and charge you for the 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.

As part of the application process, Webster will conduct a routine property and title evaluation. There is no cost to you for loans or lines up to \$500,000. Fees may apply for certain transactions.

You will be assigned a Branch Liaison who will work with you on your application and contact you to review the documentation you will be required to provide to proceed with your request. You may need to provide the following information:

- *Income and Employment verification for salaried employees, hourly employees, or self employed borrowers;*
- *Rental or other income documentation and/or*
- *Verification of personal liquid assets.*

To apply online for a Home Equity Loan, please access [www.websterbank.com/HomeEquityLoan](http://www.websterbank.com/HomeEquityLoan) or for a Home Equity Line of Credit, use [www.websterbank.com/HomeEquityLineofCredit](http://www.websterbank.com/HomeEquityLineofCredit).

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

A list has been provided and you can visit the Consumer Financial Protection Bureau's (CFPB) website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor), and enter your zip code.

You can also access HUD's housing counseling agency website via [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372)

Thank you for applying with us. If you have any questions or need additional information, please call the Branch Liaison and Support team. 1-800-543-3375.