

RCW 30A.04.515 Fairness in lending act—Sound underwriting practices not precluded. Nothing contained in RCW 30A.04.505 through [and] 30A.04.510 shall preclude a financial institution from considering sound underwriting practices in processing any application for a loan to any person. Such practices shall include the following:

- (1) The willingness and the financial ability of the borrower to repay the loan.
- (2) The market value of any real estate and of any other item of property proposed as security for any loan.
- (3) Diversification of the financial institution's investment portfolio. [2014 c 37 § 145; 1977 ex.s. c 301 § 13. Formerly RCW 30.04.515.]