Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower								Co-Borrov	wer													
								I. TYPE OF	- Mort	GAGE	ANI	D TERN	1S OF	LOA	٨N							
Mortgage Applied for:		VA FHA		Conven JSDA/I				er (explain):					-	_		lumber		Le	ender C	ase Nun	nber	
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Other Assets (itemize) \$ Job-Related Expense (child care, union dues, etc.) Total Monthly Payments \$				Alimony/Child Support/	Separate Maintenance	¢	1//////////////////////////////////////
Job-Related Expense (child care, union dues, etc.) Total Monthly Payments \$	Other Assets (itemize)		•	Payments Owed to:		Φ	V/////////////////////////////////////
etc.) Total Monthly Payments \$			\$	Job Dolated Events (hild care union dur-	<u> </u>	¥/////////////////////////////////////
Ψ ///////					mid care, union dues,	\$	V/////////////////////////////////////
Ψ ///////							<u> </u>
Ψ ///////							<u> </u>
Total Assets a. s Net Worth				Total Monthly Paym	ents	\$	<u> </u>
		otal Assets a.	¢	Net Worth	¢	Total Liabilities b.	¢

			VI. ASS	ets and l	IABILITIES (cont'	d)				
Property Address (enter S if sold, PS if penc r R if rental being held for income)	ling sale	Type of Property		esent Amount of Mortgages tet Value & Liens		Gross Rental Income	Mortgage Payments			
			\$		\$	\$	\$	\$	\$	
		Totals	\$		\$	\$	\$	\$	\$	
Alternate Name					Creditor Name			Account Number		
VII. DETAILS OF TRAN	ISACTION	J				VIII. DECL	ARATIONS			
a. Purchase price	\$			If you ans	wer "Yes" to any nuation sheet for (questions a the	nrough i, pleas	e Borrower	Co-Borrower	
b. Alterations, improvements, repairs					re any outstanding ju	•	t vou?	Yes No	Yes No	
<u>c. Land (if acquired separately)</u>					bu been declared bar		•			
 <u>d.</u> Refinance (incl. debts to be paid off) e. Estimated prepaid items 					ou had property fore reof in the last 7 yea		iven title or deed	in		
f. Estimated closing costs					a party to a lawsuit					
g. PMI, MIP, Funding Fee					ou directly or indire of title in lieu of fo					
h. Discount (if Borrower will pay)				mortgag	je loans, SBA loan home loans, any n	is, home improv	vement loans, e	ducational loans	, manufactured	
i. Total costs (add items a through h)				provide	details, including VA case number, if	date, name, an	d address of L	ender,		
j. Subordinate financingk. Borrower's closing costs paid by Seller				-	presently delinquer	5		eht or		
I. Other Credits (explain)				any oth	her loan, mortgage ee? If "Yes," give	, financial oblig	ation, bond, o	r Ioan		
				questio	า.					
				mainter		• • • •	•			
				J .	art of the down pay a co-maker or endo					
					a U.S. citizen?					
				1	a permanent reside	nt alien?				
m. Loan amount					intend to occupy ice? If "Yes," comp			у 🗌 🗌		
(exclude PMI, MIP, Funding Fee financed)				ou had an ownerst	•		e last		
n. PMI, MIP, Funding Fee financed			1		at type of property			dence		
o. Loan amount (add m & n) p. Cash from/to Borrower			1	(2) Ĥo), second home (SH) w did you hold title	to the home	solėly by`yóursel			
(subtract j, k, I & o from i)				joir (O)	itly with your spous ?	se (SP), or jointly	with another p	erson ———		
Each of the undersigned specifically represents to	. I so de se and				ENT AND AGREEN					
acknowledges that: (1) the information provided in information contained in this application may result this application, and/or in criminal penalties includin pursuant to this application (the "Loan") will be sec or use; (4) all statements made in this application a servicers, successors or assigns may retain the ori successors, and assigns may continuously rely on 1 material facts that I have represented herein should may, in addition to any other rights and remedies the the Loan and/or administration or the Loan account has made any representation or warranty, express containing my "electronic signature," as those term	In this application this application that itability applications and the second	tion is tru ty, includir mited to, f rtgage or the purpos an electror to closing ve relating sferred wit me regard in applica	e and corre g monetary ine or impri deed of truss e of obtaini ic record o ed in the ap of the Loan to such de h such notii ing the prop ble federal a	ect as of the c v damages, to sonment or bot it on the prope ing a residentia f this application, and v; (8) in the even dinquency, rep ce as may be r perty or the con and/or state law	late set forth opposite any person who may suth under the provisions rty described in this app al mortgage loan; (5) the on, whether or not the l am obligated to amenne ort my name and accou equired by law; (10) ne motition or value of the pi ws (excluding audio and	my signature and t uffer any loss due to s of Title 18, United blication; (3) the pro- e property will be o Loan is approved; (d and/or supplemen n the Loan become int information to or ither Lender nor its roperty; and (11) m i video recordings),	hat any intentional or reliance upon any of states Code, Sec. operty will not be us ccupied as indicated (7) the Lender and i it the information pi delinquent, the Lend e or more consum agents, brokers, ins y transmission of th or my facsimile tra	or negligent misrep misrepresentation the 1001, et seq.; (2) sed for any illegal or d in this application; ts agents, brokers, rovided in this applic der, its servicers, suc- er reporting agencies surers, servicers, suc- nis application as an smission of this app	resentation of this nat I have made on the loan requested prohibited purpose (6) the Lender, its insurers, servicers, cation if any of the ccessors or assigns s; (9) ownership of ccessors or assigns "electronic record"	
a facsimile of my signature, shall be as effective, er Acknowledgement. Each of the undersigned hereby						0 9	•		l in this application	
or obtain any information or data relating to the Loa			isiness purp		ny source, including a s	ource named in this		nsumer reporting ag	ency.	
Borrower's Signature			Date		Co-Borrower's Signature Date					
X					X					
The following information is requested by the Edde					MENT MONITORI			h oqual cradit oppor	tupitu, fair boucing	
The following information is requested by the Fede and home mortgage disclosure laws. You are not information, or on whether you choose to furnish ethnicity, race, or sex, under Federal regulations, th wish to furnish the information, please check the bo state law for the particular type of loan applied for.	required to f it. If you furr his lender is re bx below. (Le	urnish this hish the in equired to	ormation, protection, protecti	n, but are enc please provide formation on th	ouraged to do so. The both ethnicity and race ne basis of visual observ	law provides that e. For race, you may vation and surname	a lender may not o y check more than if you have made t	liscriminate either o one designation. If his application in pe	n the basis of this you do not furnish rson. If you do not	
BORROWER I do not wish to furnish	n this informa	tion.			CO-BORROWER	R 🗌 I do not w	ish to furnish this i	nformation.		
Ethnicity: Hispanic or Latino	Not His	spanic or L	atino Black	or	Ethnicity:	Hispanic of American		Not Hispanic or Latir	o Black or	
Alaska Native	Asian			an American	Race:	Alaska Na	tive //	Asian	African American	
Sex: Other Pacific Islander [White Male				Sex:	Other Pac	ific Islander	White Vale		
To be Completed by Loan Originator:					т.			vidit		
This information was provided:			e intervie interview	w	By the applicant an By the applicant an	3		ernet		
Loan Originator's Signature				Date						
Loan Originator's Name (print or type)		Loan Or	iginator	Identifier Loan C			oan Originator's Phone Number (including area code)			
Loan Origination Company's Name Loan Origination 411494 411494			Company	Identifier	Loan Origination Company's Address					

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION								
Use this continuation sheet if you need more space to complete the Residential Loan	Borrower:	Agency Case Number:						
Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:						

THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR REFINANCED TO A MARKET LEVEL FIXED-RATE MORTGAGE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY FOR THE CONDITIONAL RIGHT TO REFINANCE AS SPECIFIED IN THE NOTE ADDENDUM AND MORTGAGE RIDER. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN IF QUALIFICATION CONDITIONS ARE NOT MET. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

Notice to Married Applicants: No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

I/We fully understand that it is a Federal crime punishable by fil as applicable under the provisions of Title 18, United States Code		r both, to knowingly make any false statements concerning any q.	of the above facts
Borrower's Signature:	Date	Co-Borrower's Signature:	Date

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
Х		x	

	(Contin	uation Shee	t For Loan A	pplication	1		
sheet if you need more	orrower:					Agency	/ Case Numbe	r:
B for Borrower or C	o-Borrower:		Lender	Lender Case Number:				
for Co-Borrower.		Δ	ditional Ass	sets and Lial	hilities			
Additional Schedule of Real Es	tate Owned	710			Jintics			
Property Address (enter S if sold, F sale or R if rental being held for inc	PS if pending ome)	Type of Property		Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		,,					Tuxes & Mise.	
		_	\$	\$	\$	\$	\$	\$
		Totals			^			
List checking and savings a	ccounts bel		\$	\$ Liabilities	\$	\$	\$	\$
Name and address of Bank,			on		ddress of Co	mpany		
				Acct. no.				
Acct. no.		\$		Monthly Pay Months Left			/	
Name and address of Bank,	S&L, or Ure	eait Unio	n	Unpaid Bala	•			
				Name and a	ddress of Co	mpany		
				Apot po				
Acct. no.		\$		 Acct. no. Monthly Pay 	/ment & 🗳		1	
Name and address of Bank,	S&L, or Cre	edit Unic	n	Months Left	to Pay 🏻 🎙		1	
				Unpaid Bala	nce \$ ddress of Co			
						mpany		
Acct. no.		\$						
Name and address of Bank,	S&L, or Cre		on	Acct. no. Monthly Pay	/ment & 💣		1	
				Months Left	to Pay [⊅]		/	
				Unpaid Bala	nce \$ ddress of Co			
						прату		
Acct. no.		\$		Acct. no.				
Stocks & Bonds (Company name/number & description	ı)	\$		Monthly Pay			1	
				Months Left	to Pay		/	
				Unpaid Bala	nce \$ ddress of Co			
						тарату		
				Acct. no. Monthly Pay	/ment &			
Life Insurance net cash valu	le	\$		Months Left			/	
Face amount: \$ Subtotal Liquid Assets		\$		Unpaid Bala				
Real estate owned (enter m from schedule of real estate	arket value	\$		Name and a	ddress of Co	mpany		
Vested interest in retiremen	-	 \$						
Net worth of business(es) of	owned			Acct. no.				
(attach financial statement) Automobiles owned (make		\$		Monthly Pay			/	
	and joary	Ť		Months Left	to Pay		/	
				Unpaid Bala Name and a	nce \$ ddress of Co			
Other Assets (itemize)		\$						
				Acct. no.				
				Monthly Pay Months Left			/	
Total Add	itional Asset	s \$		Unpaid Bala	5			

Continuation Sheet For Loan Application Bankers Systems™ Wolters Kluwer Financial Services © 2010, 2011

Continuation Sheet For Loan Application										
Addit	ional Liabilities									
Name and address of Company	Name and address of Company									
Acct. no.	Acct. no.									
Monthly Payment &	Monthly Payment &									
Months Left to Pay	Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Appet the	Appet the									
Acct. no. Monthly Payment &,	Acct. no. Monthly Payment &,									
Months Left to Pay	Monthly Payment & \$ / Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Acct. no.	Acct. no.									
Monthly Payment & /	Monthly Payment & /									
Months Left to Pay ⁴ ⁷ ⁷ ⁷ ⁷ ⁷ ⁷ ⁷ ⁷	Months Left to Pay Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Name and address of Company	Name and address of company									
Acct. no.	Acct. no.									
Monthly Payment & /	Monthly Payment &/									
Months Left to Pay	Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Acct. no.	Acct. no.									
Monthly Payment &	Monthly Payment &									
Months Left to Pay /	Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Acct. no.	Acct. no.									
Monthly Payment & \$/ Months Left to Pay	Monthly Payment & \$/ Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
······································										
Acct. no.	Acct. no.									
Monthly Payment &/	Monthly Payment &/									
Months Left to Pay	Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Name and address of Company	Name and address of Company									
Acct. no.	Acct. no.									
Monthly Payment & /	Monthly Payment & ,									
Months Left to Pay	Months Left to Pay									
Unpaid Balance \$	Unpaid Balance \$									
Total Additional Monthly Payments \$	0.00 Total Additional Liabilities \$									
I/We fully understand that it is a Federal crime punishable by	fine or imprisonment, or both, to knowingly make any false statements provisions of Title 18, United States Code, Section 1001, et seq.									
Borrower's Signature: Date	Co-Borrower's Signature: Date									
X	X									

Continuation Sheet For Loan Application Bankers Systems™ Wolters Kluwer Financial Services ⊚ 2010, 2011

CONSHEET-APP 11/1/2011

Page 2 of 2

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Community Bank of Cameron

101 W Main Street PO Box 457 Cameron, Wisconsin 54822

(715) 458-2513

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- 1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
- 2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date or within three (3) days if I have applied by telephone. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

BORROWER:

	Date	
SIGNATURE		

SIGNATURE

Date____

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

Authorized Representative

(Date)