NEKOOSA PORT EDWARDS STATE BANK

405 Market St. ▪ Nekoosa ▪ (715) 886-3104

240 Market Ave.
Port Edwards
(715) 887-3285

1153 Rome Center Dr.
Town of Rome
(715) 325-5676

Nekoosa Port Edwards State Bank

We Want to be Your Financial Partner® • est. 1913

Dear Customer(s):

RE: RESIDENTIAL MORTGAGE LOAN REQUEST

Thank you for inquiring about a residential mortgage loan at Nekoosa Port Edwards State Bank. Enclosed is a "Uniform Residential Loan Application" for you to complete, sign, and date. Please thoroughly complete all sections of the application, except section VII - details of transaction. In completing the application, you should include the name, address, and phone number of your employer(s) and the name, address, and account number(s) of financial institutions where you have deposit or loan accounts.

Also enclosed is a "General Release" document. Please complete, sign, date, and return it to us.

Additionally, enclosed please find a "Borrower's Checklist" with check marks by the items that you will need to provide to us. Please carefully review this document and provide the information requested of you. Your failure to provide any of the requested information will likely delay your loan request.

After we receive your completed and signed Uniform Residential Loan Application, we will send you various disclosures in the mail, unless we find it necessary to deny your request based upon your credit history. These early disclosures, should you receive them, are for information purposes only and do not mean to imply that your loan request has been approved. After you have provided us with all of the requested information on the Borrower's Checklist, we will process your request and let you know of our decision promptly.

Thank you,

Loan Department
Nekoosa Port Edwards State Bank

BORROWER'S CHECKLIST

BORROWER(S) DATE

- ☐ **DRIVER'S LICENSE** - COPY
- ☐ **FEDERAL TAX RETURNS** - SIGNED & DATED COPIES FOR THE (2) MOST RECENT YEARS.
- ☐ **W-2** - (2) MOST RECENT YEARS
- ☐ **K-1'S** - FOR OWNERSHIP IN A PARTNERSHIP OR S-CORP - IF APPLIABLE
- ☐ **CORPORATE TAX RETURNS** - IF APPLIABLE
- ☐ **RENTAL /LEASE AGREEMENTS** - FOR RENTAL PROPERTIES OWNED
- ☐ **YTD PROFIT & LOSS STATEMENT** - IF SELF-EMPLOYED
- ☐ **PAYSTUBS** - COVERING MOST RECENT FULL MONTH
- ☐ **SOCIAL SECURITY INCOME** - AWARD LETTER FROM SOCIAL SECURITY ADMINISTRATION
- ☐ **RETIREMENT INCOME** - AWARD LETTER FROM ORGANIZATION(S) PROVIDING THE INCOME
- ☐ **BANK ACCOUNT STATEMENTS** - (3) MOST RECENT - SHOWING DIRECT DEPOSIT OR INCOME /PAY OR EVIDENCE OF DOWNPAYMENT FUNDS
- ☐ **MAINTENANCE /CHILD SUPPORT** - COURT RECORDS OR 12 MONTHS PAYMENT EVIDENCE DIVORCE
- ☐ **DECREE AND SEPARATION AGREEMENT**
- ☐ **EXECUTED SALES CONTRACT FOR HOME BEING PURCHASED**
- ☐ **EXECUTED SALES CONTRACT FOR SALE OF PRIOR RESIDENCE**
- ☐ **IF CONSTRUCTION LOAN** - NEED TO PROVIDE CONTRACT /PLANS /BIDS ESTIMATE
- ☐ **GIFT LETTER** - INCLUDE NAME, ADDRESS & PHONE NUMBER OF DONOR AND RELATIONSHIP TO BORROWER, AMOUNT OF GIFT AND DATE OF EXPECTED TRANSFER INTO BORROWER'S ACCOUNT. DONOR SHOULD INDICATE THAT REPAYMENT IS NOT EXPECTED OR REQUIRED.
- ☐ **HOMEOWNER'S INSURANCE** - LIST NEKOOSA PORT EDWARDS STATE BANK AS MORTGAGEE (PO BOX 9, NEKOOSA, WI 54457). PLEASE ASK YOUR AGENT TO SEND POLICY /BINDER TO US A WEEK BEFORE CLOSING
- ☐ **OTHER** -

(FAILURE TO PROVIDE ALL OF THE REQUESTED INFORMATION MAY RESULT IN THE DELAY OF CLOSING OF YOUR HOME.THE BANK MAY REQUEST ADDITIONAL INFORMATION DURING THE PROCESSING OF YOUR LOAN APPLICATION.)

THANK YOU,

LOAN DEPARTMENT
NEKOOSA PORT EDWARDS STATE BANK

est. 1913

www.NPESB.bank

GENERAL RELEASE

BORROWER(S) AUTHORIZATION/CERTIFICATION

Lender: NEKOOSA PORT EDWARDS STATE BANK
405 MARKET STREET / PO Box 9
Nekoosa, WI 54457

To Whom It May Concern:

In conjunction with a home loan application submitted to you, I/We authorize you to order a consumer credit report and to verify employment and/or other credit related information such as:

- Employment history, dates, title, income records, hours worked, etc.
- Banking and savings account records, stock holdings, any other asset balances
- Mortgage loan rating and/or landlord references
- Any information deemed necessary in connection with this real estate transaction

In addition, I/We authorize you to submit pre-qualification and/or commitment letters, as applicable, directly to our realtor.

This information is for your confidential use in processing my/our home loan application.

A photographic copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

If you are providing information requested to my/our Lender, your prompt reply will help to expedite my home loan application. Thank you in advance.

Sincerely,

Borrower Name(s): _____

Address: _____

Signature _____ Dated _____

Signature _____ Dated _____

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

BORROWER: _____

CO-BORROWER: _____

FROM: NEKOOSA PORT EDWARDS STATE BANK

PROPERTY: _____

DATE: _____

This is to give you notice that Nekoosa Port Edwards State Bank has a business relationship with Generations Title Company, LLC. Nekoosa Port Edwards State Bank is an owner of Generations Title Company, LLC, with a 5.88% ownership interest. Because of this relationship, this referral may provide Nekoosa Port Edwards State Bank a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

SETTLEMENT SERVICE PROVIDER	
Generations Title Company, LLC.	
Settlement Service	**Charge or Range of Charges**
Title Insurance	[Amount depends on the loan amount and transaction type. For standard coverage, $525 fee if purchase price is $15,000 or less; add $3.50 per $1,000 of purchase price above $15,000 up to $100,000; add $2.50 per $1,000 of purchase price above $100,000 up to $500,000; add $1.00 per thousand of purchase price above $500,000 up to $2,000,000; add $.85 per thousand of purchase price above $2,000,000 up to $10,000,000; add $.65 per thousand of purchase price above $10,000,000 up to $50,000,000; add $.55 per thousand of purchase price above $50,000,000; Simultaneous Issuance or Reissue rates may be available.]
Closing Fee	$200-$400
Draws and Inspections	$700
Letter Report	$95-$200
Deed Typing	$25
Deed Preparation	$100

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Nekoosa Port Edwards State Bank is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____ _____

Signature **Date**

_____ _____

Signature **Date**

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

BORROWER: _____

CO-BORROWER: _____

FROM: NEKOOSA PORT EDWARDS STATE BANK

PROPERTY: _____

DATE: _____

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I/we have read this disclosure form, and understand that Nekoosa Port Edwards State Bank is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____ _____

Signature **Date**

_____ _____

Signature **Date**

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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ USDA/Rural Housing Service ☐ FHA ☐ Conventional ☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	**Amortization Type:**	
$	%		☐ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan ☐ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):	Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. / ages		☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. / ages	
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.				Present Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.				Former Address (street, city, state, ZIP) ☐ Own ☐ Rent __No. Yrs.			

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed	Yrs. on this job		Name & Address of Employer ☐ Self Employed	Yrs. on this job	
	Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ Self Employed	Dates (from - to)		Name & Address of Employer ☐ Self Employed	Dates (from - to)	
	Monthly Income $			Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from - to)		Name & Address of Employer ☐ Self Employed	Dates (from - to)	
	Monthly Income $			Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$	Rent	$	
Overtime				First Mortgage (P&I)		$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/ Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	$	$	$	**Total**	$	$

*** Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income

Notice: **Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

B/C		Monthly Amount
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	**Cash or Market Value**
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$

Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	**Monthly Payment & Months Left to Pay**	**Unpaid Balance**
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	$	Name and address of Company	$ Payment/Months	$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	$	Name and address of Company	$ Payment/Months	$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	$	Name and address of Company	$ Payment/Months	$
Stocks & Bonds (Company name/number & description)	$	Acct. no.		
Life insurance net cash value Face amount: $	$	Name and address of Company	$ Payment/Months	$
Subtotal Liquid Assets	$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	$	Alimony/Child Support/Separate Maintenance Payments Owned to:	$	
Vested interest in retirement fund	$			
Net worth of business(es) owned (attach financial statement)	$	Job-Related Expense (child care, union dues, etc.)	$	
Automobiles owned (make and year)	$			
Other Assets (itemize)	$			
		Total Monthly Payments	**$**	
Total Assets a.	$	**Net Worth (a minus b)** $	**Total Liabilities b.**	$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value $	Amount of Mortgages & Liens $	Gross Rental Income $	Mortgage Payments $	Insurance, Maintenance, Taxes & Misc. $	Net Rental Income $
	Totals							

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a.	Purchase price	$
b.	Alterations, improvements, repairs	
c.	Land (if acquired separately)	
d.	Refinance (incl. debts to be paid off)	
e.	Estimated prepaid items	
f.	Estimated closing costs	
g.	PMI, MIP, Funding Fee	
h.	Discount (if Borrower will pay)	
i.	**Total costs (add items a through h)**	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	**Borrower**		**Co-Borrower**	
	Yes	**No**	**Yes**	**No**
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
j. Subordinate financing		h. Is any part of the down payment borrowed?	☐	☐	☐	☐
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
l. Other Credits (explain)		----------				
		j. Are you a U.S. citizen?	☐	☐	☐	☐
		k. Are you a permanent resident alien?	☐	☐	☐	☐
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. **Do you intend to occupy the property as your primary residence?** If "Yes," complete question m below.	☐	☐	☐	☐
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
o. Loan amount (add m & n)		(1) What type of property did you own–principal residence (PR), second home (SH), or investment property (IP)?	_____		_____	
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home– by yourself (S), jointly with your spouse or jointly with another person (O)?	_____		_____	

ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. 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, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the 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.)

BORROWER	CO-BORROWER
☐ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐American Indian or Alaska Native ☐Asian ☐Black or African American ☐Native Hawaiian or Other Pacific Islander ☐White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	**Sex:** ☐ Female ☐ Male

To be Completed by Loan Originator

This information was provided:

☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date

Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Pamela Lovesee	700295	(715) 886-3104

Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Nekoosa Port Edwards State Bank	402795	405 Market St., PO Box 9, Nekoosa WI 54457

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date