

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case No.
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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 Lot Acquired	Original Cost	Amount Existing Liens
		Purpose of Refinance
		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
		Cost \$
Title will be held in what Name(s)		Manner in which Title will be held <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

Borrower

III. BORROWER INFORMATION

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
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> 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) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
---	---

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job	Name & Address of Employer <input type="checkbox"/> 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 <input type="checkbox"/> Self Employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> 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 <input type="checkbox"/> Self Employed		Dates (from - to)	Name & Address of Employer <input type="checkbox"/> 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)

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:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL: Under the Equal Credit Opportunity Act, if the credit being applied for will be secured by a 1-4 family dwelling, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to _____

at _____

Be sure to include your name and address. The creditor must hear from you no later than 90 days after it notifies you about the action taken on your credit application or you withdraw your application. In order to receive a copy of the appraisal report you must also have paid for the appraisal and the costs of photocopying the report.

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

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:

Date

Co-Borrower's Signature:

Date

X

X

Real Estate Loan Application Checklist

Thank you for your interest in Union Bank & Trust Company's Real Estate Mortgage Products. The following is a checklist for you that will help when applying for your mortgage loan. Please return the items checked. This will help us process your loan application quickly and efficiently.

- Uniform Residential Loan Application or Home Equity Loan Application
(Please complete as many blanks as you can and have everyone applicable sign the last page)
- Servicing Disclosure Statement (Signed by all borrowers)
- Blanket Authorization Form (Signed by all borrowers)
- Errors and Omissions Form (Signed by all borrowers)
- The last W2 form for both borrowers
- Payroll check stubs for the last 30 days for both borrowers.
- If you are self-employed: copies of your last 2 years tax returns and a current financial statement. (If you need a blank Financial Statement please contact us and we will gladly send you one)
- Last statement of 401K or retirement funds
- Last statement from bank accounts and investments
- Your Offer to Purchase
- _____
- _____

If a refinance of your existing home:

- Last years Real Estate Tax Bill
- Evidence of Homeowners Insurance coverage
- Copy of your previous Title Insurance with legal description

Please feel free to contact either your loan officer or the loan department at 608-882-5200 with any questions.

YOUR LOCAL FAMILY *of* BANKS

UB&T
UNION BANK & TRUST COMPANY
2 EAST MAIN ST.
EVANSVILLE, WI 53536
608-882-5200

**The Bank of
BROOKLYN**
A Branch Of Union Bank & Trust Company
210 COMMERCIAL ST.
BROOKLYN, WI 53521
608-455-2311

**The Bank of
Belleville**
A Branch Of Union Bank & Trust Company
110 GREENWAY CROSS
BELLEVILLE, WI 53508
608-424-1997


**The Bank Of
Oregon**
A BRANCH OF UNION BANK & TRUST COMPANY
696 JANESVILLE ST.
OREGON, WI 53575
608-835-2265



P.O. BOX 15
EVANSVILLE, WISCONSIN 53536

Borrower(s):

Property Address:

Loan Amount Requested:

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

State of Wisconsin

County of

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

DATED effective this _____ day of _____, 200__.

Borrower

Borrower

Borrower

Borrower

UNION BANK & TRUST COMPANY

FAX: (608) 882-6889

PHONE: (608) 882-5200

Member Federal Reserve System • Federal Deposit Insurance Corporation

UB&T

P.O. BOX 15
EVANSVILLE, WISCONSIN 53536

I hereby authorize Union Bank & Trust Company, or its duly authorized agents to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Union Bank & Trust Company, or its duly authorized agents to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. This form also authorizes Union Bank & Trust Company, or its duly authorized agents to update my mortgagee information with my insurance agency. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

Applicable to VA and FHA loans only

This is notice to you as required by the Right of Financial Privacy Act of 1978 that the Department of Housing and Urban Development/Veterans Administration Loan Guaranty Service or Division, where applicable, has a right of access to financial records held by a financial institution with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development/Veterans Administration without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent, except as required or permitted by law.

UNION BANK & TRUST COMPANY

FAX: (608) 882-6889

PHONE: (608) 882-5200

Member Federal Reserve System • Federal Deposit Insurance Corporation

Additional Application Information

Homeowners insurance agent: _____
agent's phone #: _____

Automatic payment information:

Account number: _____

If other financial:

Bank name: _____

ABA #: _____

Taxes & Insurance:

Amount: _____

Account #: _____

Do we need to open a new savings account? Yes No

First mortgage:

Company to pay off: _____

Phone number: _____

Account number: _____

Second mortgage:

Company to pay off: _____

Phone number: _____

Account number: _____

What else will we be using the money for?

Additional cash out? Yes No Amount: \$ _____

Finance fees? Yes No

Appraisal ordered? Yes No If so, when: _____

If appraisal from someone other than Richard Modaff or
Julie Meier:

Appraisers name: _____

Appraisers phone: _____

Turn around time expected by customer:

UNION BANK & TRUST COMPANY

2 E. Main St., Evansville, WI 53536
(BANK NAME AND ADDRESS)

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA)(12 U.S.C. § 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given a written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. § 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We expect we will service your loan.
- Presently we are able to service your loan, but we haven't decided whether to service your loan in the future. We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We expect we will assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

- NONE 0 to 25% 26 to 50% 51-75% 76-100% ALL

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year Percentage of Loans Transferred
(Rounded to nearest quartile - 0%, 25%, 50%, 75% or 100%)

_____ %

_____ %

_____ %

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgment is a required part of the mortgage loan application.

DATE

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE



ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Applicants: _____

This Addendum supplements and is made a part of the attached Uniform Residential Loan Application.

We intend to apply for joint credit under the Uniform Residential Loan Application.

Dated _____

Applicant Signature

Co-Applicant Signature