

Home Equity Loan Application

Purpose of Loan _____ Amount Requested \$ _____

Joint Individual

APPLICANT

Name _____

Married Unmarried
 Legally Separated

Date of Birth _____

Social Security No. _____

Address _____

How Long _____

City, State, Zip _____

Home Phone _____

Work Phone _____

Present Employer _____

Occupation _____

How Long _____

Gross Monthly Salary \$ _____

Alimony, child support, or separate maintenance income need not be revealed if the applicant does not choose to have considered for repaying this loan.

Other Income \$ _____

Mortgage Holder _____

Balance \$ _____

Payment \$ _____

Present Value of Home \$ _____

Checking Account No. _____

Bank Name _____

Balance \$ _____

Savings Account No. _____

Bank Name _____

Balance \$ _____

Creditor _____

Balance \$ _____

Payment \$ _____

Creditor _____

Balance \$ _____

Payment \$ _____

CO-APPLICANT

Name _____

Spouse of Applicant Other
 Married Unmarried Legally Separated

Date of Birth _____

Social Security No. _____

Address _____

How Long _____

City, State, Zip _____

Home Phone _____

Work Phone _____

Present Employer _____

Occupation _____

How Long _____

Gross Monthly Salary \$ _____

Alimony, child support, or separate maintenance income need not be revealed if the applicant does not choose to have considered for repaying this loan.

Other Income \$ _____

Mortgage Holder _____

Balance \$ _____

Payment \$ _____

Present Value of Home \$ _____

Annual Property Taxes \$ _____

Annual Homeowner's Insurance Premium \$ _____

Checking Account No. _____

Bank Name _____

Balance \$ _____

Savings Account No. _____

Bank Name _____

Balance \$ _____

Creditor _____

Balance \$ _____

Payment \$ _____

Creditor _____

Balance \$ _____

Payment \$ _____

I represent that this information is true and complete and authorize Union Bank & Trust Company to verify the information concerning my credit standing and to furnish credit information to others.

Applicant _____

Date _____

Co-Applicant _____

(If joint credit is required)

Date _____

**For married Wisconsin Residents: The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Bank may give notice of this credit transaction to my spouse.

Applicant _____

Date _____

This application was taken by: _____

Face to Face Interview

Mail

Telephone

Internet

Loan Officer _____

Date _____



FACT ACT ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Applicants: _____

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

We acknowledge that income from medical insurance, disability or wage continuation insurance need not be revealed in the description of other income on page 2 of the Uniform Residential Loan Application unless we choose to have it considered as a basis for repaying this loan.

The extent to which parties may verify, re-verify or obtain any information or date relating to the Loan according to the Acknowledgement on page 4 of the Uniform Residential Loan Application may be limited by applicable Federal Law.

Dated _____
_____ Applicant Signature

_____ Co-Applicant Signature

_____ Co-Applicant Signature

_____ Co-Applicant Signature



P.O. Box 15
Evansville, WI 53536
Phone: 608-882-5200
Fax: 608-882-6889

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 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.

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 _____, of 200_____.

Borrower

Borrower

Borrower

Borrower

DISCLOSURES REGARDING SALE OF TITLE INSURANCE

- The insurance products of Generations Title Company, LLC are not deposits or other obligations of, or guaranteed by, Union Bank and Trust Company or its affiliates.
- The insurance products of Generations Title Company, LLC are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agencies of the United States or Union Bank and Trust Company or its affiliates.
- Union Bank and Trust Company may not condition and will not condition an extension of credit to you on either (1) your purchase of an insurance product from Union Bank and Trust Company or from any of Union Bank and Trust Company's affiliates or (2) your agreement not to obtain, or a prohibition on your obtaining an insurance product from an entity not affiliated with or other than Union Bank and Trust Company or Generations Title Company, LLC.

By signing below, the undersigned acknowledges receipt of a copy of these disclosures.

X _____ Date

Print or type name

X _____ Date

Print or type name

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

TO: _____

FROM: Union Bank & Trust Company

PROPERTY: _____

DATE: _____

This is to give you notice that Union Bank & Trust Company has a business relationship with Generations Title Company, LLC. Union Bank & Trust Company is an owner of Generations Title Company, LLC, with a 17.65% ownership interest. Because of this relationship, this referral may provide Union Bank & Trust Company 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	Estimated Cost	Additional Cost Information
Title Insurance	\$350.00	Amount depends on the loan amount and transaction type. The approximate cost is \$3 per \$1,000 of coverage
Letter Report	\$ 95.00	

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Union Bank & Trust Company 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 _____

Union Bank & Trust Company
P.O. Box 15 Evansville, WI 53536

Notice Regarding Your Loan Application

The following information relates to your application submitted to the Bank for a home mortgage loan.

1.
 - o If checked, any application fee or other charge paid by you in connection with your loan application _____ if the application is denied or the loan is not closed for any reason.
 - 2. The terms of any agreement by the Bank to make the loan, including, but not limited to, the interest rate and any fees charged in connection with the loan, are not fixed through the agreed date of the loan closing, which is not yet determined.
 - o If checked and the loan is not closed on or before the agreed date of the loan closing, the Bank may change the terms of its agreement to make the loan. The specific terms which the Bank may change include a change in the interest rate and/or there may be a pair-off fee.

If you have any questions regarding this Notice or your application, please contact the loan department (telephone number 608.882.5200 ext. 4503) at the Bank.

The undersigned acknowledge receipt of a copy of this Notice.

_____	_____
Date	Signature
_____	_____
Date	Signature
_____	_____
Date	Signature
_____	_____
Date	Signature