

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.)
- 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
- Copy of Driver's License (For each borrower)
- Your Offer to Purchase
- _____
- _____

If a refinance of your existing home:

- Last year's Real Estate Tax Bill
- Evidence of Homeowner's 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.

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
883 NORTH MAIN ST.
OREGON, WI 53575
(806) 835-2265

Member
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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 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 Conventional Other (explain): _____ Lender Case No. _____
 FHA USDA/Rural Housing Service

Amount \$ _____ Agency Case Number _____

Interest Rate % _____ No. of Months _____ Amortization Type: Fixed Rate Other (explain): _____
 APRM GPM AFM (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 Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment
 Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

Year Acquired \$ _____ Amount Existing Liens \$ _____ Purpose of Refinance \$ _____ Describe Improvements made to be made
 Cost \$ _____

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

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

III. BORROWER INFORMATION

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) _____ Home Phone (incl. area code) _____ Home Phone (incl. area code) _____ DOB (MM/DD/YYYY) _____ DOB (MM/DD/YYYY) _____ DOB (MM/DD/YYYY) _____ Yrs. School _____ Yrs. School _____ Yrs. School _____

Married Unmarried (include single, divorced, widowed) Married Unmarried (include single, divorced, widowed) Married Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. ages no. ages no. ages
 Separated Separated Separated

Present Address (street, city, state, ZIP) Own Rent _____ No. Yrs. _____ No. Yrs. _____ No. Yrs. _____ Present Address (street, city, state, ZIP) Own Rent _____ No. Yrs. _____ No. Yrs. _____ 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. _____ No. Yrs. _____ No. Yrs. _____
 Former Address (street, city, state, ZIP) Own Rent _____ No. Yrs. _____ No. Yrs. _____ No. Yrs. _____

IV. EMPLOYMENT INFORMATION

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

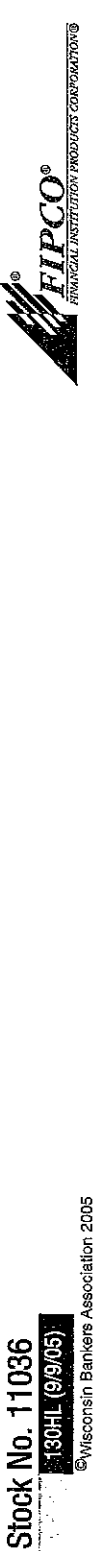
If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer Self Employed Self Employed Self Employed Name & Address of Employer _____ Name & Address of Employer _____ Name & Address of Employer _____
 Dates (from - to) _____ Dates (from - to) _____ Dates (from - to) _____
 Monthly Income _____ Monthly Income _____ Monthly Income _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____ Business Phone (incl. area code) _____ Business Phone (incl. area code) _____
 Position/Title/Type of Business _____ Position/Title/Type of Business _____ Position/Title/Type of Business _____

Name & Address of Employer Self Employed Self Employed Self Employed Name & Address of Employer _____ Name & Address of Employer _____ Name & Address of Employer _____
 Dates (from - to) _____ Dates (from - to) _____ Dates (from - to) _____
 Monthly Income _____ Monthly Income _____ Monthly Income _____

Position/Title/Type of Business _____ Business Phone (incl. area code) _____ Business Phone (incl. area code) _____ Business Phone (incl. area code) _____
 Position/Title/Type of Business _____ Position/Title/Type of Business _____ Position/Title/Type of Business _____



VI. ASSETS AND LIABILITIES (cont.)

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) _____

j. Subordinate financing _____

k. Borrower's closing costs paid by Seller _____

l. Other Credits (explain) _____

m. Loan amount (exclude PMI, MIP, Funding Fee financed) _____

n. PMI, MIP, Funding Fee financed _____

o. Loan amount (add m & n) _____

p. Cash from/to Borrower (subtract j, k, l & o from i) _____

VIII. DECLARATIONS

If you answer "yes" to any questions a through l, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you? Yes No

b. Have you been declared bankrupt within the past 7 years? Yes No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No

d. Are you a party to a lawsuit? Yes No

e. Have you directly or indirectly been obligated on any loan 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, manufacturers (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.) Yes No

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. Yes No

g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No

h. Is any part of the down payment borrowed? Yes No

i. Are you a co-maker or endorser on a note? Yes No

j. Are you a U.S. citizen? Yes No

k. Are you a permanent resident alien? Yes No

l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. Yes No

m. Have you had an ownership interest in a property in the last three years? Yes No

(1) What type of property did you own--principal residence (PR), second home (SH), or investment property (IP)? _____

(2) How did you hold title to the home--solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

IX. 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 or assigns may continuously rely on the information contained in this 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 herein 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 credit 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 the 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.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Acknowledgment. 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 or 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 I do not wish to furnish this information I do not wish to furnish this information

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 Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaskan Native White Black or African American Asian Native Hawaiian or other Pacific Islander American Indian or Alaskan Native White Black or African American Asian Native Hawaiian or other Pacific Islander

Sex: Female Male Female Male

To be Completed by Interviewer

Name and Address of Interviewer's Employer _____

Name and Address of Interviewer's Name (print or type) _____

This application was taken by: _____

Face-to-face interview Interviewer's Signature _____ Date _____

Mail _____

Telephone Interviewer's Phone Number (incl. area code) _____

Internet _____

FACT ACT ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Applicants: _____

This Addendum supplements and is made a part of the 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, reverify or obtain any information or data relating to the Loan according to the Acknowledgement on page 3 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



UNION BANK & TRUST COMPANY

P.O. BOX 15
EVANSVILLE, WI 53536

FAX: (608) 882-6889
PHONE: (608) 882-5200

www.ub-t.com

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.

*Going the Extra mile
for you!*

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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 _____

*Going the Extra mile
for you!*

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(Name and Address of Bank)

NOTICE REGARDING YOUR LOAN APPLICATION

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

- 1. 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.
 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 no. 608-882-5200 ext. 4503) at the Bank.

The undersigned acknowledge receipt of a copy of this Notice.

_____	_____	Signature
_____	_____	Signature
_____	_____	Signature
_____	_____	Signature

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 \$3.00 per \$1,000.00 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 _____

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