

# 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-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	<b>Amortization Type:</b>	<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 and 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):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<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 \_\_\_\_\_ Estate will be held in:

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

Fee Simple  
 Leasehold (show expiration date)

## 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 Co-Borrower) no. _____ ages: _____
<input type="checkbox"/> Separated			<input type="checkbox"/> Separated		

Present Address (street, city, state, ZIP) \_\_\_\_\_  Own  Rent No. Years: \_\_\_\_\_

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. Years: \_\_\_\_\_

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Years on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Years 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)	

#### 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:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* 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 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 meaningful 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	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and any 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.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life Ins. Net Cash Value. Face Amt \$	\$	Acct. no.		
<b>Subtotal Liquid Assets</b>	\$	Name and address of Company	\$ Payment/Months	\$
		Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Vested interest in retirement fund	\$	Acct. no.		
Automobiles owned (Make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	\$
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	\$	
<b>Total Assets a.</b>	<b>\$</b>	Net worth (a minus b)	<b>\$</b>	<b>Total Liabilities b.</b> \$

**VI. ASSETS AND LIABILITIES (cont'd)**

**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)

Property Address	Type of Property	Present Market Value	Amount of Mortgage & 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**

**VIII. DECLARATION**

	\$	If you answer "Yes" to any questions a through i, Please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		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, 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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	\$	1. Do you intend to occupy the property as your primary residence? If "Yes," complete the question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j,k,l & o from i)	\$	m. Have you had ownership interest in a property in the last three years?  (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)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CONTINUATION AREA/RESIDENTIAL LOAN APPLICATION**

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

# Mortgage Loan Application Disclosures

## BANK COPY

<b>Loan Originator's Name</b>	<b>Loan Originator's Identifier</b>	<b>Loan Originator's Phone Number</b> (     )     -
<b>Loan Origination Company's Name</b> Tri City National Bank	<b>Loan Origination Company Identifier</b>	<b>Loan Origination Company's Address</b>

### Right to Receive Copy of Appraisal

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. Please send a written request to the bank at the mailing address provided by the Lender. The bank must hear from you no later than 90 days after the bank notifies you about the action taken on this application, or you withdraw the application.

### Servicing Disclosure Statement Notice to First Lien Mortgage Loan Applicants: the right to collect your mortgage payment may be transferred.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given notice before a transfer occurs.

We expect to service your loan (unless it is a Wisconsin Housing and Economic Development Authority (WHEDA) loan) in which case we will assign, sell or transfer the servicing of your loan while the loan is outstanding.

### Affiliate Business Arrangement Disclosure Statement

Tri City National Bank has a business relationship with Title Service of Southeast Wisconsin, Inc. The nature of the relationship is that of affiliation through ownership. Because of this relationship, this referral may provide Tri City National 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 AT THE BEST RATE FOR THESE SERVICES.

Provider and Description of Settlement Services:

Title Service of Southeast Wisconsin, Inc. – Property Title Insurance, Search or Examination.

Charge or range of charges - \$75 to \$1,500.00 based on the amount financed and number of services provided.

### Notice Regarding Insurance and Annuity Products

The insurance or annuity product you are considering in connection with this application for credit is: **Not** a deposit; **Not** FDIC insured; **Not** guaranteed by the Bank; **Not** insured by any government agency (Except in the case of flood insurance).

We **may not** condition the extension of credit to you on either: 1) Your purchase of an insurance or annuity product from us or any of our affiliates, or 2) Your refusal to obtain, or a prohibition of your obtaining, an insurance or annuity product from an unaffiliated provider.

### Homeowner's Insurance

Tri City National Bank requires evidence that the collateral that will secure the loan is insured. You have a right to place your insurance coverage with the agent or company of your choice. However, the insurance company must meet reasonable financial requirements and the coverage must be adequate. The insurance policy must be effective on or before the day of closing. The minimum amount of coverage on the collateral must be equal to at least the lesser of: 1) 100% of the insurable value of the improvements as established by the property insurer; OR 2) the unpaid principal balance of the mortgage, as long as it equals the minimum amount – 80% of the full replacement cost of the insurable improvements. The term of the policy must be one year.

Please contact your Insurance Agent and request an Insurance Policy listing "**Tri City National Bank and/or its successors or assigns**" as Mortgagees/Loss Payee and have the policy mailed to :

**Tri City National Bank, 10909 W Greenfield Ave, Suite 100, West Allis, WI 53214**

Please provide us with the following information:

<u>Insurance Company</u> _____	
<u>Agent Name</u> _____	Agent's Phone # _____
<u>Agent's Address</u> _____	

### Marital Information (Married Wisconsin Residents Only)

**Notice to Married Applicants:** No provision of any marital property agreement, unilateral statement under Sec. 766.59, Wis. Stats., or court decree under Sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-ended plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

<b>Applicant, please complete this section for any Home Improvement, Home Purchase or Refinance Loan.</b>			
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.)			
<b>Applicant, please choose Ethnicity and Race</b>		<b>Co-Applicant, please choose Ethnicity and Race</b>	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Race</b> (choose as many as apply) <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White		<b>Race</b> (choose as many as apply) <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	
<b>Sex</b> <input type="checkbox"/> Male <input type="checkbox"/> Female		<b>Sex</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	

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 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 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.

<b>Acknowledgement.</b> 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.	
<b>I/we acknowledge receipt of each of these disclosures and notices.</b>	
_____	_____
<b>Applicant's signature &amp; date</b>	<b>Co-Applicant's signature &amp; date</b>
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 creditor may be required by law to give notice of this credit transaction to my spouse.	
_____	
<b>Applicant's signature</b>	

<b>For Bank Use Only –</b>		
This application was taken by:	<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail	Date Application Received: _____
	<input type="checkbox"/> Telephone <input type="checkbox"/> Internet	
The following disclosures/tasks were completed:	<input type="checkbox"/> Estimated Costs of Settlement Services <input type="checkbox"/> Settlement Costs Info Book (purchase and construction) <input type="checkbox"/> CHARM Booklet & Early ARM Disclosure (ARM loan only) <input type="checkbox"/> I have sent a request for the Combination Estimated Truth in Lending and Estimated Costs of Settlement Services to Loan Services. (all consumer closed-end transactions secured by residential real estate)	
Date _____		
Lender Signature: _____		



Form **4506-T**

**Request for Transcript of Tax Return**

(Rev. January 2010)

OMB No. 1545-1872

Department of the Treasury  
Internal Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first:	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint return

**3** Current name, address (including apt., room, or suite no.), city, state and ZIP code

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**4** Previous address shown on the last return filed if different from line 3

**5** If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax return.

**Tri City National Bank**  
 Attention: Central Processing  
 10909 W Greenfield Ave, Suite 100  
 West Allis, WI 53214

*Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

**c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . .

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact your payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_    \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_    \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_    \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a (       )
<b>Sign Here</b>		
Title (if line 1a above is a corporation, partnership, estate or trust)		
Spouse's signature	Date	

## Mortgage Loan Application Disclosures - CUSTOMER COPY

Loan Originator's Name	Loan Originator's Identifier	Loan Originator's Phone Number (     )     -
Loan Origination Company's Name Tri City National Bank	Loan Origination Company Identifier	Loan Origination Company's Address

**Right to Receive Copy of Appraisal**

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. Please send a written request to the bank at the mailing address provided by the Lender. The bank must hear from you no later than 90 days after the bank notifies you about the action taken on this application, or you withdraw the application.

**Servicing Disclosure Statement Notice to First Lien Mortgage Loan Applicants: the right to collect your mortgage payment may be transferred.** You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given notice before a transfer occurs.

We expect to service your loan (unless it is a Wisconsin Housing and Economic Development Authority (WHEDA) loan) in which case we will assign, sell or transfer the servicing of your loan while the loan is outstanding.

**Affiliate Business Arrangement Disclosure Statement**

Tri City National Bank has a business relationship with Title Service of Southeast Wisconsin, Inc. The nature of the relationship is that of affiliation through ownership. Because of this relationship, this referral may provide Tri City National 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 AT THE BEST RATE FOR THESE SERVICES.

Provider and Description of Settlement Services:  
 Title Service of Southeast Wisconsin, Inc. – Property Title Insurance, Search or Examination.  
 Charge or range of charges - \$75 to \$1,500.00 based on the amount financed and number of services provided.

**Notice Regarding Insurance and Annuity Products**

The insurance or annuity product you are considering in connection with this application for credit is: **Not** a deposit; **Not** FDIC insured; **Not** guaranteed by the Bank; **Not** insured by any government agency (Except in the case of flood insurance).

We **may not** condition the extension of credit to you on either: 1) Your purchase of an insurance or annuity product from us or any of our affiliates, or 2) Your refusal to obtain, or a prohibition of your obtaining, an insurance or annuity product from an unaffiliated provider.

**Homeowner's Insurance**

Tri City National Bank requires evidence that the collateral that will secure the loan is insured. You have a right to place your insurance coverage with the agent or company of your choice. However, the insurance company must meet reasonable financial requirements and the coverage must be adequate. The insurance policy must be effective on or before the day of closing. The minimum amount of coverage on the collateral must be equal to at least the lesser of: 1) 100% of the insurable value of the improvements as established by the property insurer; OR 2) the unpaid principal balance of the mortgage, as long as it equals the minimum amount – 80% of the full replacement cost of the insurable improvements. The term of the policy must be one year.

Please contact your Insurance Agent and request an Insurance Policy listing "Tri City National Bank and/or its successors or assigns" as Mortgagees/Loss Payee and have the policy mailed to :  
**Tri City National Bank, 10909 W Greenfield Ave, Suite 100, West Allis, WI 53214**

Please provide us with the following information:

Insurance Company \_\_\_\_\_

Agent Name \_\_\_\_\_ Agent's Phone # \_\_\_\_\_

Agent's Address \_\_\_\_\_

**Marital Information (Married Wisconsin Residents Only)**

**Notice to Married Applicants:** No provision of any marital property agreement, unilateral statement under Sec. 766.59, Wis. Stats., or court decree under Sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-ended plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

# Mortgage Loan Application Disclosures - CUSTOMER COPY CONT'D

## Tri City National Bank Privacy Policy Notice

Protecting your privacy is important to Tri City National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Tri City National Bank employees for collection, use, retention and security of nonpublic personal information.

**What Information We Collect.** We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

**What Information We Disclose.** We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law. We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with companies related to us by common control or ownership ("affiliates").

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf with whom we have joint marketing agreements.

We also are permitted under law to disclose nonpublic personal information about you to "nonaffiliated third parties" (i.e., third parties that are not members of our corporate family) in certain circumstances. For example, we may disclose nonpublic personal information about you to such third parties to assist us in servicing your loan or account with us; to government entities in response to subpoenas; and to credit bureaus.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

**Security Procedures.** We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information in connection with products or services that we provide to you. We maintain physical, electronic and procedural safeguards that comply with federal and state standards to guard your nonpublic personal information.

The following information is a broad list of items typically required for the mortgage application process. To expedite your file, please have the items listed below accompany your loan application.

### ALL LOAN APPLICATIONS:

- Original pay stub(s) covering the most current 30-day period for each applicant. Continue to save your pay stubs until you close the loan.
- Original W-2 forms for the last two years, for each applicant.
- Original bank statements for the past two months for all checking and savings accounts (all pages). Continue to save your bank statements until you close your loan.
- Copy of your Purchase contract, signed by all buyers and sellers (for purchase transactions only)
- Name, address, and phone number of landlord for the last 12 months, if you are currently renting or have rented in the past 12 months.
- Original 401K and IRA statements (if applicable)
- Original investment and account statements for the past \_\_\_\_\_ months(s), if applicable.
- A check for payment of any application fees (necessary to order an appraisal and credit report).

### IF YOU ARE SELF-EMPLOYED, HAVE COMMISSION INCOME OR INVESTMENT PROPERTY INCOME:

- Copies of your last two years' personal and business federal signed income tax returns.
- Year-to-date Profit and Loss Statement and Balance Sheet (self-employed only.)

### IF YOU ARE DIVORCED:

- Complete signed copy of all divorce decrees and separation agreements, including any stipulations or modifications.
- Proof of receipt of child support payments for the last 12 months (if you are using this income to qualify for your mortgage loan or if you are required to pay child support).

### MISCELLANEOUS ITEMS:

- For Refinance:** If possible provide a copy of prior title commitment.
- For Refinance:** Provide account numbers and lender phone numbers for all mortgage loans to be refinanced.
- Home owners insurance:** Provide name, address and phone number for your insurance agent.
- If during the past two years, you have a **gap in your employment** of 30 days or more, include a letter explaining the reason.
- If you have **closed on your present home**, provide a copy of your signed HUD-1 Settlement Statement showing the amount of proceeds (if the sale is not yet complete, please provide copy of the Purchase Offer).
- If you are receiving a **gift** for part of your down payment, you will be given a gift letter at time of application.
- If you are being relocated by your employer, provide a copy of your company's relocation policy.
- If you have declared **bankruptcy** in the last seven years, provide a copy of Petition Decree, Schedule of Creditors, and Discharge, as well as a letter explaining the reason why you filed the bankruptcy.
- If you have **rental property**, provide a copy of current lease and copies of the last two years' signed federal income tax returns.
- Condo Owners:** Please provide a copy of the condo by-laws and homeowner's association insurance information.