Hello!

Thank you for choosing to apply for a home mortgage loan with Park Bank. We'll work hard to get the process started quickly and smoothly.

You may find our <u>Online Mortgage Application</u> easier. If you prefer to continue, please complete the following:

- This form is our Universal Residential Loan Application (URLA). All prospective loan customers need to complete this form.
- If Unmarried, also complete the <u>URLA-Unmarried Addendum</u>.
- If you are applying for joint credit, your co-borrower will need to complete the <u>URLA-Additional Borrower</u>.

Once you have completed your application, or if you have questions, call your preferred Park Bank branch to set up an appointment.

- Holmen: 1200 Main St, PO Box 100 Holmen, WI 54636 Map It
 Phone 608-526-2265 Fax 608-526-9189 Email holmen@parkbank.bank
- La Crosse: 700 State St., La Crosse, WI 54601 Map It
 Phone 608-782-2265 Fax 608-782-2171 Email lacrosse@parkbank.bank
- Sparta:145 N Water St., Sparta, WI 54656 Map It
 Phone 608-269-2265 Fax 608-269-1468 Email sparta@parkbank.bank

Thank you! See you soon.

To be completed by the Lender: Lender Loan No./Universal Loan Identifier	Agency Case No
Uniform Residential Loan Application Verify and complete the information on this application. If you are nformation as directed by your Lender.	e applying for this loan with others, each additional Borrower must provide
Section 1: Borrower Information. This section a employment and other sources, such as retirement, that you w	isks about your personal information and your income from ant considered to qualify for this loan.
1a. Personal Information	
Name (First, Middle, Last, Suffix)	Social Security Number
Alternate Names – List any names by which you are known or any nam under which credit was previously received (First, Middle, Last, Suffix)	es Date of Birth (mm/dd/yyyy) U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien
Type of Credit I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers: Each Borrower intends to apply for joint credit. Your initials:	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names
Marital Status Dependents (not listed by another Borrow Number Separated Ages Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Regist Reciprocal Beneficiary Relationship)	Home Phone () Cell Phone () Work Phone () Fyt
Current Address Street	Unit #
City	State ZIP Country
How Long at Current Address?Years Months Housing C	No primary housing expense Own O Rent (\$/month)
f at Current Address for LESS than 2 years, list Former Address	☐ Does not apply
Street	Unit #
City How Long at Former Address? Years Months Housing 〇	State ZIP Country Country (month)
Mailing Address – if different from Current Address ☐ Does not app Street	
City	State ZIP Country
1b. Current Employment/Self-Employment and Income	Does not apply
Employer or Business Name	Phone () – Gross Monthly Income
Street	Unit # Base \$ /month
City State ZIP	
Position or Title Che	Bonus \$ /month ck if this statement applies: /month
Start Date / / / / / / / / / D	am employed by a family member,
	property seller, real estate agent, or other party to the transaction. Military Entitlements \$/month
☐ Check if you are the Business ☐ I have an ownership share of le	ss than 25%. Monthly Income (or Loss) Other \$/month
Owner or Self-Employed OI have an ownership share of 2!	

Employer or Business Name		DI	none () –	Gross	Monthly I	ncome
Street					\$	/montl
City		ZIP	Country		ne \$	/montl
				Bonus	\$	/montl
Position or Title			statement applies: byed by a family member	Commi	ssion \$	/montl
Start Date// How long in this line of work?		property se	eller, real estate agent, o e transaction.	_{r other} Military	nents \$	/montl
Check if you are the Business Owner or Self-Employed	s I have an ownership sh			Other TOTAL	\$\$	/montl
1d. IF APPLICABLE, Complete Provide at least 2 years of curre				ncome $\square D$	oes not ap	ply
Employer or Business Name					us Gross I	•
Street			Unit #	Incom	e \$	/montl
City	State	ZIP				
Position or Title						
Start Date / /	(mm/dd/yyyy)	I —	ou were the Busines	ss		
End Date//	(mm/dd/yyyy)	Owner or	Self-Employed			
	s □ Does not apply		rom the sources liste	ed here: • Royalty Payment	s •	Unemployment
 Alimony Automobile Allowance Boarder Income Child St Disabili Foster C 	rces below. Under Income upport • Interest at ty • Mortgage	nd Dividends e Credit Certificate e Differential	Notes ReceivablePublic AssistanceRetirement(e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	nance •	Benefits VA Compensation Other
Include income from other sour Alimony Automobile Allowance Boarder Income Capital Gains NOTE: Reveal alimony, child suppo	rces below. Under Income upport Interest at ty Mortgage Gare Mortgage g or Parsonage Payments	nd Dividends e Credit Certificate e Differential	Public AssistanceRetirement (e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	nance •	VA Compensatio Other
Include income from other sour Alimony Child St Automobile Allowance Boarder Income Foster C Capital Gains Housing NOTE: Reveal alimony, child support for this loan.	rces below. Under Income upport Interest at ty Mortgage Gare Mortgage g or Parsonage Payments	nd Dividends e Credit Certificate e Differential	Public AssistanceRetirement (e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	nance •	VA Compensation Other <i>fication</i>
Include income from other sour Alimony Child St Automobile Allowance Boarder Income Foster C Capital Gains Housing NOTE: Reveal alimony, child support for this loan.	rces below. Under Income upport Interest at ty Mortgage Gare Mortgage g or Parsonage Payments	nd Dividends e Credit Certificate e Differential	Public AssistanceRetirement (e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	nance • • • your quali	VA Compensation Other <i>fication</i>
Include income from other sour • Alimony • Automobile Allowance • Boarder Income • Capital Gains • Housing **NOTE: Reveal alimony, child support for this loan.	rces below. Under Income upport Interest at ty Mortgage Gare Mortgage g or Parsonage Payments	nd Dividends e Credit Certificate e Differential	Public AssistanceRetirement (e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	your quali	VA Compensatio Other fication
Include income from other sour Alimony Automobile Allowance Boarder Income Capital Gains NOTE: Reveal alimony, child suppo	rces below. Under Income upport Interest at ty Mortgage Gare Mortgage g or Parsonage Payments	nd Dividends e Credit Certificate e Differential	Public AssistanceRetirement (e.g., Pension, IRA)	Separate MainterSocial SecurityTrust	your quali Monthly	VA Compensatio Other fication

are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses. 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have Include all accounts below. Under Account Type, choose from the types listed here: Certificate of Deposit • Bridge Loan Proceeds Checking Stock Options Trust Account • Individual Development Savings Mutual Fund Bonds • Cash Value of Life Insurance · Money Market Stocks • Retirement (e.g., 401k, IRA) (used for the transaction) **Financial Institution Account Number Cash or Market Value Account Type** – use list above \$ \$ Ś Ś \$ **Provide TOTAL Amount Here** 2b. Other Assets and Credits You Have □ Does not apply Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here: Assets • Proceeds from Real Estate Proceeds from Sale of Unsecured Borrowed Funds · Earnest Money • Relocation Funds Sweat Equity Property to be sold on or Non-Real Estate Asset Other Employer Assistance • Rent Credit Trade Equity before closing Secured Borrowed Funds Lot Equity **Cash or Market Value** Asset or Credit Type – use list above Ś Ś \$ \$ **Provide TOTAL Amount Here** Ś 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe ☐ Does not apply List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here: • Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) To be paid off at Account Type -**Company Name Account Number Unpaid Balance** or before closing **Monthly Payment** use list above Ś \$ Ś Ś \$ \$ П \$ \$ П \$ Ś 2d. Other Liabilities and Expenses ☐ Does not apply Include all other liabilities and expenses below. Choose from the types listed here: Alimony Child Support • Separate Maintenance Job Related Expenses **Monthly Payment** \$ \$

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that

Borrower Name:

and what you ov						:ate. This section		-	·	•	
3a. Property Yo	u Own	lf you	are refinancing	g, list the	property	you are refinancin	g FIRST.				
Address Street							710		Unit	#	
City _			l4 dd O		NA 41-1-	State				ry	
Property Value	Status: Sold, Pending Sale, or Retained or Retained Intended Occupancy: Investment, Primary Residence, Second Home, Other		Monthly Insurance,Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment		For 2-4 Unit Primai Monthly Rental Income		For LENDER to calculate Net Monthly Rental Incom				
<u> </u>			riome, outer		\$	er dyment	\$		\$	<u>, </u>	
Mortgage Loans	_ on this Prop	ertv	☐ Does not	apply	1		'		•		
Creditor Name Account			Monthly Mortgage Payment		To be paid off at Unpaid Balance or before closing		Type: FHA, VA, Conventional, USDA-RD, Other		Credit Limit (if applicable)		
				\$		\$				\$	
				\$		\$				\$	
3b. IF APPLICAB Address Street City		te Info	ormation for A	dditional	Property	☐ Does not ap	•		Unit		
			Intended Occ	inancv:	Monthly						
Property Value	Status: Sold, Pending Sale, or Retained Intended Occupanc Investment, Primary Residence, Second		imary	ry Association Dues, etc.		Monthly Rental		For LENDER to calculate: Net Monthly Rental Income			
\$		-	Home, Other		\$	s s			\$		
Mortgage Loans	_ on this Prop	erty	☐ Does not	apply							
Creditor Name Account Nun		Number	Monthly Mortgage Payment		To be paid off at Unpaid Balance or before closing		1 ' 1 '		Credit Limit (if applicable)		
				\$		\$				\$	
			\$		\$				\$		
3c. IF APPLICAB		te Info	rmation for Ac	lditional	Property		•		Unit		
City _	T	Т	Intended Occ	inanci"	Month	State)!	Counti	<u> </u>	
Property Value	Status: Sold, Pending Sale, or Retained Intended Occupancy: Investment, Primary Residence, Second Home, Other		Association if not inc	hly Insurance, Taxes, iation Dues, etc. ncluded in Monthly age Payment For 2-4 Unit Monthly Ren Income		tal For LENDER to calculate: Net Monthly Rental Income					
\$			· · · · · · · · · · · · · · · · · · ·		\$	•	\$		\$	<u> </u>	
Mortgage Loans	on this Prop	erty	☐ Does not	apply	I		I				
Creditor Name	Acc	count	Monthly Mortgage Number Payment		age	Unpaid Balance	To be paid off at or before closing	Conv	: FHA, VA, entional, A-RD, Other	Credit Limit (if applicable)	
										٠,	
				\$		\$				\$	

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance. 4a. Loan and Property Information Loan Amount \$ O Purchase O Refinance Other (specify) **Loan Purpose Property Address** Street Unit # City State ZIP County Number of Units **Property Value \$** Occupancy O Primary Residence Second Home O Investment Property FHA Secondary Residence 1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate O NO O YES your own business? (e.g., daycare facility, medical office, beauty/barber shop) 2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) O NO O YES 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing □ Does not apply Loan Amount/ **Credit Limit Creditor Name Lien Type Monthly Payment Amount to be Drawn** (if applicable) ○ First Lien ○ Subordinate Lien \$ \$ \$ O First Lien O Subordinate Lien 4c. Rental Income on the Property You Want to Purchase **For Purchase Only** □ Does not apply Complete if the property is a 2-4 Unit Primary Residence or an Investment Property Amount **Expected Monthly Rental Income** For LENDER to calculate: Expected Net Monthly Rental Income \$ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ Does not apply Include all gifts and grants below. Under Source, choose from the sources listed here: Community Nonprofit • Federal Agency Relative State Agency Lender • Religious Nonprofit Other Employer Local Agency Unmarried Partner Asset Type: Cash Gift, Gift of Equity, Grant **Deposited/Not Deposited** Source – use list above **Cash or Market Value** \$ O Deposited Not Deposited O Deposited O Not Deposited \$

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

E	ia. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below:	O NO	
	(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH),		
	or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
В.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	ONO	O YES
c.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	O NO \$	O YES
D.	. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	O NO	O YES
	2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	ONO	O YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	O NO	O YES
	Sb. About Your Finances		
	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	O NO	O YES
G.	Are there any outstanding judgments against you?	O NO	O YES
Н.	. Are you currently delinquent or in default on a Federal debt?	ONO	O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	O NO	O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	O NO	O YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	ONO	O YES
L.	Have you had property foreclosed upon in the last 7 years?	O NO	O YES
M	. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy:	O NO	O YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

 The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	Date (mm/dd/yyyy)	_/	/
Additional Borrower Signature	Date (<i>mm/dd/yyyy</i>)	/	

Section 7. Willia	ry Service. This section asks questi	ons about your (or your deceased spouse's) military service.
Military Service of Borro	ower	
Military Service – Did you	(or your deceased spouse) ever serve, or are	e you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply:	☐ Currently retired, discharged, or separa	orojected expiration date of service/tour//(mm/dd/yyyy) ated from service tivated member of the Reserve or National Guard
Section 8: Damo	graphic Information This co	ction asks about your ethnicity, sex, and race.
Demographic Informat		tion asks about your ethnicity, sex, and race.
and neighborhoods are be information (ethnicity, sex, disclosure laws. You are no "Ethnicity" and one or more whether you choose to proregulations require us to no	ing fulfilled. For residential mortgage lendin and race) in order to monitor our compliand t required to provide this information, but a e designations for "Race." The law provides vide it. However, if you choose not to provide ote your ethnicity, sex, and race on the basis f age or marital status information you provi	applicants are treated fairly and that the housing needs of communities and personal law requires that we ask applicants for their demographic ce with equal credit opportunity, fair housing, and home mortgage are encouraged to do so. You may select one or more designations for a that we may not discriminate on the basis of this information, or on the determination and you have made this application in person, Federal is of visual observation or surname. The law also provides that we may not ide in this application. If you do not wish to provide some or all of this
Ethnicity: Check one or mo Hispanic or Latino Mexican Puert Other Hispanic or La	o Rican 🔲 Cuban	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Chinese
For example: Argentin Salvadoran, Spaniara ☐ Not Hispanic or Latino ☐ I do not wish to provide		☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so or ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander
Sex Female		☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – <i>Print race:</i>
☐ Male☐ I do not wish to provide	this information	For example: Fijian, Tongan, and so on. White I do not wish to provide this information
To Be Completed by Fina	ancial Institution (for application taken in	person):
	orrower collected on the basis of visual obse er collected on the basis of visual observation wer collected on the basis of visual observation	on or surname? ONO YES
Was the race of the Borrov	nation was provided through:	

Section 9: Loan Originator Informat	ion. To be completed by your Loan Originator .
Loan Originator Information	
Loan Originator Organization Name	
Address	
Loan Originator Organization NMLSR ID#	State License ID#
Loan Originator Name	
Loan Originator NMLSR ID#	State License ID#
Email	Phone ()
Signature	Date (<i>mm/dd/yyyy</i>) / /