



P.O. Box 250, Park Falls, WI 54552  
Main Office (715) 762-2411  
Phillips Branch (715) 339-3223

I hereby authorize The First National Bank of Park Falls, 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 loan application. I further authorize my social security number(s) be released to the title company for title examination of liens docketed in the county public land records. I further authorize The First National Bank of Park Falls, or its duly authorized agents, to order a consumer credit report and verify other credit information, including past and present mortgages and landlord references. It is understood that a photocopy of this form will also serve as authorization.

I further authorize The First National Bank of Park Falls, and/or its assigns, to add the bank as mortgagee to the insurance policy covering the real estate I am using as collateral for this loan. I further authorize The First National Bank of Park Falls to add themselves as lienholder to any vehicle, equipment or other insurable chattel item that they will be using as collateral on this loan.

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

**I agree to pay \$20.00 at the time of application for the bank to obtain a current Credit Report.**

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

- Current Paystubs
- Monthly bank statements or verification of deposits
- Property tax statement
- Last 2 years tax returns

If you have any question please call our loan department at 715-762-2411 or email us at:

[loaninfo@firstrnationalbankparkfalls.com](mailto:loaninfo@firstrnationalbankparkfalls.com)

# 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 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	
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	Other (explain):
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>			
Subject Property Address (street, city, state & ZIP)		No. of Units	
Legal Description of Subject Property (attach description if necessary)			
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance		Other (explain):	
<input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$
Year Acquired		Purpose of Refinance	
Original Cost \$		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
Amount Existing Liens \$		Cost: \$	

**Complete this line if this is a refinance loan.**

Year Acquired	Original Cost \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
Amount Existing Liens \$		Cost: \$	
Title will be held in what Name(s)			
Manner in which Title will be held		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	

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

<b>Borrower</b>		<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable)			
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)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. <input type="checkbox"/> Married <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. <input type="checkbox"/> Married <input type="checkbox"/> Separated
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent

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.

<b>Borrower</b>		<b>Co-Borrower</b>	
Name & Address of Employer			
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. on this job
Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession	
Business Phone (incl. area code)		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		Name & Address of Employer	
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Dates (from-to)	Dates (from-to)
Monthly Income \$		Monthly Income \$	
Business Phone (incl. area code)		Business Phone (incl. area code)	

Position/Title/Type of Business		Position/Title/Type of Business	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	Dates (from-to)	Dates (from-to)
Monthly Income \$		Monthly Income \$	
Business Phone (incl. area code)		Business Phone (incl. area code)	

**V. 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>Total</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 income 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 meaningfully 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

**Liabilities and Pledged Assets.** List the creditor's name, address and 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.

ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company	\$ Payment/Months	\$
<i>List checking and savings accounts below</i>					
Acct. No.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Acct. No.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Acct. No.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Acct. No.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Acct. No.		\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union					
Life Insurance net cash value		\$	Name and address of Company	\$ Payment/Months	\$
Face amount:		\$			
<b>Subtotal Liquid Assets</b>		\$			
Real Estate owned (enter market value from schedule of real estate owned)		\$			
Vested interest in retirement fund		\$			
Net Worth of business(es) owned (attach financial statement)		\$			
Automobiles owned (make and year)		\$			
Other Assets (itemize)		\$			
<b>Total Assets a.</b>					\$
			<b>Total Monthly Payments</b>	\$	
			<b>Net Worth (a minus b)</b>	\$	
			<b>Total Liabilities b.</b>		\$

**VI. ASSETS AND LIABILITIES (Continued)**

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
		\$	\$	\$	\$	\$	\$
<b>Totals</b>							\$

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 Fees 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 i, please use continuation sheet for explanation.

a. Are there any outstanding judgements 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, SSA 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.)  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?  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?  Yes  No  
If "Yes," complete question m below.

m. Have you had an 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)? \_\_\_\_\_

**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, and assigns may continuously rely on the information contained in the application, and I am obligated to attend 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 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.

acknowledgement. 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. 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

CO-BORROWER  I do not wish to furnish this information

Ethnicity:  Hispanic or Latino  Not Hispanic or Latino  Black or African American  Asian  American Indian or Alaska Native  Native Hawaiian or Other Pacific Islander  White  Male  Female

Race:  Black or African American  Asian  American Indian or Alaska Native  Native Hawaiian or Other Pacific Islander  White  Male  Female

Sex:  Female  Male

**To be Completed by Loan Originator:**

in a face-to-face interview  
 in a telephone interview  
 By the applicant and submitted by fax or mail  
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature _____	Date _____
Loan Originator's Name (print or type)	Loan Originator's Phone Number (including area code)
The First National Bank of Park Falls	403244
Loan Originator's Name	Loan Originator's Address
	110 N 2nd Ave, P.O. Box 250 Park Falls, WI 54552

**CONTINUATION SHEET / RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature

Date

**X**

Co-Borrower's Signature

Date

**X**