



FARMERS STATE BANK

P.O. Box 405 Hillsboro, WI 54634 Phone (608) 489-2621

BORROWER'S SIGNATURE AUTHORIZATION FORM

I hereby authorize Farmers State Bank, the "lender" to verify my past and present employment earnings record, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Farmers State Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. 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.

RIGHT TO FINANCIAL PRIVACY ACT CERTIFICATION

The Department of Housing and Urban Development certifies, in compliance with the Right to Financial Privacy Act of 1978, that in connection with this request for access to financial records, it is in compliance with the applicable provisions of said Act.

All parties signing this authorization are affirming their intent to apply for joint credit. A single signature implies intent for individual credit.

FACT ACT ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

This Addendum supplements and is made a part of the attached 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 the 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, (if that Application form is being used), may be limited by applicable Federal Law.

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Date _____

Date _____

Signature _____

Signature _____

Borrower _____

Co-Borrower _____

Address _____

Address _____
