

SHORT FORM CREDIT APPLICATION (For Wisconsin residents only)

Date of Application _____

To Creditor: _____

1. APPLICANT(S). Check one of the following boxes. You may apply for individual credit in your name only, joint credit in your name and the name of your spouse or joint credit in your name and the name(s) of other joint applicant(s). Note: Individual credit and joint credit may also be marital purpose debt under Wisconsin law.

- Individual Credit. Complete Applicant Column and sign on the reverse side. Complete Spouse Column with information about your spouse only if you are married and a Wisconsin resident. Only the applicant signs on the reverse side.
Joint Credit with spouse as joint applicant. Complete Applicant and Spouse Columns. Both joint applicant spouses sign on the reverse side.
Joint Credit with _____ as joint applicant who is not your spouse. Each joint applicant must complete a separate application as if applying for individual credit and submit them together, including completing Spouse Column if the joint applicant is married and a Wisconsin resident. Only the applicant signs on the reverse side.

2. LOAN Amount requested \$ _____ Purpose _____ To be secured by collateral Yes No. If yes, describe collateral _____ Owner(s) of collateral _____

Table with columns for Applicant and Spouse under the heading APPLICANT INFORMATION. Fields include Name, Dependents, Social Security Number, Date of Birth, Drivers License No., State, Home Phone, Cell Phone, E-Mail Address, Present Address, and Previous Address.

Table with columns for Applicant and Spouse under the heading EMPLOYMENT INFORMATION. Fields include Name & Address of Employer, Self Employed, Yrs. on this job, Gross Monthly Income, Position, Business Phone, and Name of Previous Employer.

OTHER INCOME - Except alimony, child support and maintenance. Table with columns for Gross Monthly Income (Applicant, Spouse, Total) and Describe Other Income Source (Applicant, Spouse) with Monthly Amount.

INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS. Table with columns for Kind of Income, Name of Payor, and Amount per Month.

Is any listed income likely to be reduced before the credit requested is paid off? No Yes (Explain in detail on separate sheet). Name and Address of nearest relative not living with you.

Assets Table with columns for Assets and Amount. Rows include Accounts in Banks, Stocks & Bonds, Life Insurance, Real Estate Owned, Retirement Funds, Automobiles, and Total Assets.

LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND SPOUSE COLUMNS.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	Credit Limit	Debtor
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
TOTAL MONTHLY PAYMENTS ▶		\$		

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.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-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL: Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a first lien on a 1-4 family dwelling, you have the right to a copy of the appraisal or valuation report used in connection with your application promptly upon completion, but in no case later than 3 days prior to the closing of the loan. You have the right whether the credit applied for is approved or denied or the application is incomplete or withdrawn. If the report cannot be provided to you no later than 3 days prior to the closing of the loan, you may choose to waive the 3-day requirement. You may be required to pay a reasonable fee to reimburse the creditor for the cost of the appraisal/valuation report.

NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports, (although the creditor may rely on these statements without any further verification), to furnish, to the extent not prohibited by applicable law, credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property. **The creditor may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct the creditor at the address above that such information is unrelated to my transactions or experiences with the creditor and may not be shared by the creditor with its affiliates, (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable federal law.**

The undersigned understand that it may be a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Sign Here _____ Date _____

Joint-Applicant Spouse Sign Here _____ Date _____
(Joint Credit Only)

For married Wisconsin resident:

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.

Applicant _____ Date _____

Application received for Creditor by _____

To be Completed by Interviewer:

This information was provided:

- 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 X		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address