

Universal Loan Application for Real Estate Addendum

Home Equity Line of Credit Wisconsin Disclosure

Lender

TIMBERWOOD BANK
PO BOX 880
TOMAH, WI 54660-0880

Applicant

If checked, see *Signature Addendum* for additional parties.

This Addendum is attached to and made a part of the *Universal Loan Application for the Real Estate*

Annual Percentage Rate

The Annual Percentage Rate is

If checked, this rate may vary.

◆ The rate may increase if PRIME RATE INCREASES

subject to the following limitations on increases: MAXIMUM INTEREST RATE CHARGED 18.000%

◆ If an increase in the rate occurs, it will have the effect of MINIMUM MONTHLY PAYMENT AMOUNT CAN INCREASE

Finance Charges

The finance charge on this transaction will begin to accrue on ON THE DATE OF THE FIRST ADVANCE

Annual Fee

If checked, there is an annual fee and the amount of the annual fee is 36.00

Other Charges

If checked, the following charges and fees will be charged on this transaction in the respective amount: ADMINISTRATION FEE \$240; TITLE INSURANCE \$475; APPRAISAL \$365; FLOOD DETERMINATION \$7; FLOOD MONITORING \$4; RECORDING FEE \$30; TAX SERVICING \$64

Signature

By signing below, Applicant acknowledges receipt of this disclosure.

_____ Date

_____ Date

_____ Date

_____ Date

If checked, see *Signature Addendum* for additional parties and signatures.