

# Universal Loan Application for Real Estate Addendum

## Home Equity Line of Credit Wisconsin Disclosure

**Lender**  
Timberwood Bank  
110 W Veterans St  
Tomah, WI 54660

**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:

- ◆ 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 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 \$450; FLOOD DETERMINATION \$7; FLOOD MONITORING \$4; RECORDING FEE \$30; E RECORDING FEE \$6; TAX SERVICING \$69

### Signature

By signing below, Applicant acknowledges receipt of this disclosure.

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

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