

Notice about Your Residential Mortgage Loan Application

To:

From: TIMBERWOOD BANK
PO BOX 880
TOMAH, WI 54660-0880

Refundability of Charges. If you deny my application or the loan is not closed, any application fee or other charge that I pay with my residential mortgage loan application will

be fully refunded. be partially refunded. not be refunded.

Locked-In Terms. The terms of the agreement to make the residential mortgage loan including but not limited to the interest rate and any fees charged

are are not fixed through the loan's closing date.

Terms Subject to Change. If checked, you can change the following terms of your agreement to make this loan if the loan is not closed on or before _____:

SIGNATURES. I acknowledge receipt of a copy of this notice on _____ (date).

