



Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures, Notices and Documents

By providing your email address(es) below, you are consenting to receive disclosures, notices and documents, such as an appraisal, related to your current mortgage secured loan transaction electronically. Electronic delivery of disclosures, notices, authorizations, acknowledgements and other documents, such as an appraisal will be administered through the **DocuSign system**. This means you will receive an email from a loan representative stating you have a "DocuSign document" to review, sign, etc. Please look for this email in order for timely acceptance of any electronic deliveries. If you do not consent; we will mail these documents to you. By consenting to electronic delivery of disclosures, notices and documents, you agree to provide us with your current email address and update us as to any changes in such information by contacting us by phone at 608.441.6000 or by email at mortgageloans@oakbankonline.com.

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures, notices and documents related to your current mortgage secured transaction. If you would like to receive a paper copy at no charge, please contact us at the number or email address listed under contact information. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures, notices or documents related to your current mortgage secured loan transaction.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to loan consummation, you can do so by contacting us by phone at 608.441.6000 or by email at mortgageloans@oakbankonline.com.

Hardware and Software Requirements

Browsers:	Final release versions of: <ul style="list-style-type: none"> Internet Explorer (Windows Only) 8.0 or above - compatibility mode is supported only for 9.0 and above Windows Edge Current Version Mozilla Firefox Current Version Safari™ (Mac OS Only) 6.2 or above Google Chrome Current Version
Mobile Signing:	Apple iOS 7.0 or above; Android 4.0 or above
PDF Reader:	Acrobat Reader or similar software may be required to view and print PDF files
Screen Resolution:	1024 x 768
Enabled Security Settings:	Allow per session cookies

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

Borrower

Date

Email Address

Co-Borrower

Date

Email Address

5951 McKee Road, Suite 100
Fitchburg, WI 53719
www.oakbankonline.com (3.15.2018)



Phone: 608-441-6000
Fax: 608-441-6001
Toll Free: 877-OAK-BANK





*You can't be the best,
if you're only the same!*

OAK BANK
5951 McKee Road
P O Box 259404
Madison, WI 53725-9404

AUTHORIZATION TO RELEASE

I hereby authorize OAK BANK to verify my past and present employment earnings records, personal and business deposit and loan information, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize OAK 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 copy of this form will also serve as authorization.

XXX-XX-

Signature / Title

Social Security Number

Date

XXX-XX-

Signature / Title

Social Security Number

Date

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC Chapter 37 (if VA); by 12 USC Section 1701 et. seq. (if HUD/FHA); by 42 USC Section 1452b (if HUD/CPD); and Title 42 USC 1471 et. seq., or 7 USC 1921 et seq. (if USDA/FmHA).

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Member
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BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Date:

Lender: Oak Bank

Borrower:

Property Address:

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of the aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower _____ Date _____

Borrower _____ Date _____



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if you're only the same!*

Insurance Coverage

To:

Agent:

Phone No: () ____ - _____

Please arrange for insurance coverage as indicated below including endorsing the policy with a loss payable endorsement. My loan contract requires that collateral be continuously covered with insurance against the risk of loss and that the mortgage holder be provided with evidence of such coverage.

Name of Mortgagee:

Oak Bank
Its Successors and/or Assigns
Post Office Box 259404
Madison, WI 53725-9404

Property Address:

Amount of Coverage:

Lien Position:

Customer Name(s):

Address:

Customer Signature: _____

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FACT ACT ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION

Applicants: _____

This Addendum supplements and is made a part of the attached Uniform 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 page 2 of the Uniform Residential Loan Application unless we choose to have it considered as a basis for repaying this loan.

The extent to which parties may verify, re-verify or obtain any information or data relating to the Loan according to the Acknowledgement on page 3 of the Uniform Residential Loan Application may be limited by applicable Federal Law.

Dated _____

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

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NOTICE REGARDING YOUR APPLICATION

The following information relates to your application submitted to the Bank for a home mortgage loan.

- 1. If checked, any application fee or other charge paid by you in connection with your loan application are not refundable if the application is denied or the loan is not closed for any reason.
- 2. The terms of any agreement by the Bank to make the loan, including, but not limited to, the interest rate and any fees charged in connection with the loan, are not locked through the agreed date of the loan closing, which is undetermined.

If checked and the loan is not closed on or before the agreed date of the loan closing, the Bank may change the terms of its agreement to make the loan. The specific terms which the Bank may change include:

If you have any questions regarding this Notice or your application, please contact _____ (608) 441-6000 at the Bank.

The undersigned acknowledge receipt of a copy of this Notice.

Date Signature

Date Signature

Date Signature

Date Signature

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