



CREDIT APPLICATION

Consumer Real Estate Term Loan

CONTACT YOUR REPRESENTATIVE AT SECURITY BANK & TRUST CO. IF YOU HAVE ANY QUESTIONS REGARDING THE COMPLETION OF THIS FORM.

Type of Application					
<i>Check only one checkbox to indicate the type of account you are requesting. If applying for joint credit, sign below.</i>					
Individual Credit. If checked, this is an <i>Application for Individual Credit</i> - relying solely on my income and assets.					
Joint Credit. If checked, this is an <i>Application for Joint Credit</i> . By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. <i>(Complete Applicant and Co-Applicant sections.)</i>					
_____			_____		
Applicant for Joint Credit			Co-Applicant for Joint Credit		
Individual Credit with Another. If checked, this is an <i>Application for Individual Credit</i> - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. <i>(Complete Applicant and Co-Applicant sections.)</i>					
Individual Credit (Community Property State). If checked, this is an <i>Application for Individual Credit</i> - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. <i>(Complete Applicant and Co-Applicant sections.)</i>					
Property Information and Purpose of Credit					
Amount Requested		Subject Property Address (street, city, state & Zip)			No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan		Other: _____		Property will be:	
Purchase Refinance		Construction Home Equity		Primary Residence Secondary Residence	
Investment					
Complete this line if Construction or Home Equity					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
Complete this line if this is a refinance loan				Describe Improvements	
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Made	To be made
				Cost: _____	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					Fee Simple Leasehold (show expiration date)
Applicant					
Legal Name		Social Security Number			Date of Birth
Address		Telephone Number		Email	
Present Employer		Position			
Employer Address				Years on the Job	
Marital Status:	Married		Separated		Unmarried (include single, divorced, widowed)
Co-Applicant					
Legal Name		Social Security Number			Date of Birth
Address		Telephone Number		Email	
Present Employer		Position			
Employer Address				Years on the Job	
Marital Status:	Married		Separated		Unmarried (include single, divorced, widowed)

Assets and Liabilities

Date of Valuation:

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Applicant section was completed about a non-applicant spouse or other person, that spouse or other person should also complete this statement and any supporting schedules.

- Round all amounts to nearest \$100.
- Attach separate sheet if you need more space to complete detail schedule.

Assets	Amount	Liabilities	Amount
Cash in this bank		Notes Payable Banks (Sch. 7)	
Cash in Other Banks (Detail)		Notes Payable Others (Sch. 7)	
		Installment Contracts Payable (Sch. 7)	
		Due Dept Stores, Credit Cards & Others	
IRA or Retirement Accounts (IRA, 401k)		Income Taxes Payable	
Due from Friends, Relatives & Others (Sch. 1)		Other Taxes Payable	
		Loans against Life Insurance (Sch. 4)	
Mortgage & Contracts for Deed Owned		Mortgage or Liens on Homestead	
Securities Owned (Sch. 3)		Mortgage or Liens on other Real Estate Owned (Sch. 6)	
Cash Surrender Value of Life Ins. (Sch. 4)			
Homestead (Sch. 5)		Other Liabilities (Detail)	
Other Real Estate Owned (Sch. 5)			
Automobiles			
Personal Property			
Other Assets (Detail)			
TOTAL ASSETS		TOTAL LIABILITIES	
NET WORTH (Total Assets – Total Liabilities)			

Income and Contingent Liabilities

Annual Income	Applicant	Co-Applicant	Contingent Liabilities	
Salary			As Endorser	
Commissions			As Guarantor	
Dividends			Lawsuits	
Interest			For Taxes	
Rentals			Other (Detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it for repaying this loan.)				
Other			Check here if "none"	
Total Income			Total Contingent	

SCHEDULE 7- Notes Payable, Banks & Others and Installment Contracts Payable

To Whom Payable	Address	Collateral or Unsecured	How Payable	Unpaid Balance
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	

Declarations

	APPLICANT		CO-APPLICANT			APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO		YES	NO	YES	NO
Are there any outstanding judgments/tax liens against you?					Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?				
Have you been declared bankrupt within the past 10 years?					Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?				
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					Are you obligated to pay alimony, child support, or separate maintenance?				
Are you a party to a lawsuit?					Is any part of the down payment borrowed?				
Are you a co-maker or endorser on a note?					Have you had an ownership interest in a property in the last three years? (1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
Are you a U.S. citizen?					Are there any other equity loans on the property?				
Are you a permanent resident alien?					Do you intend to occupy the property as your primary residence?				

Federal Notices

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, 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 and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq.*

State Notice

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. 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 transaction to my spouse.

Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, *et seq.*; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Applicant's Signature

Date

Co-Applicant's Signature

Date

For Internal Use Only

This information was provided:	In a face-to-face interview By the applicant and submitted by fax or mail	In a telephone interview By the applicant and submitted via e-mail or the Internet
Loan Originator's Signature & Date	Loan Originator's Phone Number	
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
Loan Origination Company's Name	Loan Origination Company Identifier	
Security Bank & Trust Co.	415819	
Date Lender Received Application at Financial Institution		
Notes:		

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – *Print race:* _____
- For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____

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Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:*

_____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:*

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- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____



MORTGAGE LOAN ORIGINATORS

Corporation

Security Bank & Trust Co. NMLS ID 415819

735 11th St E. Glencoe, MN 55336

Location	Name	NMLS ID
Cambridge-East	Patrick Brogan	NMLS ID 541735
Chaska	Scott Zacharias	NMLS ID 649546
Eden Prairie	Thomas Kleinschmidt	NMLS ID 451608
Eden Prairie	Shane P. Haggerty	NMLS ID 524144
Glencoe	Mary Katherine Stoltenburg	NMLS ID 689964
Hamburg	Judith L. Meyer	NMLS ID 649586
North Oaks	Scott Norman	NMLS ID 1229124
Isanti	Joseph Jonathan Schornack	NMLS ID 1655565
Ramsey	Sean Payer	NMLS ID 422572
Waconia	Pamela Kurtz	NMLS ID 2452486
Wayzata	Theresa Lynn Ottinger	NMLS ID 482323
Winsted	Amy Lynn Gatz	NMLS ID 637876