

Mortgage Application Checklist

- Past Two Years' W2s**
- Past Two Years' Federal Tax Returns**
(for self-employed, rental property owners or commission-based borrowers)
- Last Month of Paystubs**
- Two Months' Bank Statements reflecting down payment and reserves**
(all pages of statements clearly indicating your name)
- Most Recent Retirement Statement(s) reflecting reserves***(all pages)*
- Accepted Offer to Purchase, signed by all parties**
(if applicable, not for refinances)
- Signed Borrower Consent & Electronic Disclosure Consent**
(two pages that follow)

Borrower Consent

To all Consumer Reporting Agencies, Creditors, Depositories, Current and Former Employers and Insurers of the Undersigned:

Please be advised that each of the undersigned, has made application to Great Midwest Bank, S.S.B (The "Lender") requesting an extension of credit to the undersigned.

Therefore, each of the undersigned hereby authorizes you to:

- (1) Provide credit report and/or a disclosure to Lender or any agent or assignee
- (2) Disclose your deposit (bank or securities holdings included) or credit experiences with the undersigned to Lender or to third parties
- (3) Disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.
- (4) Verify my past and present employment earnings records
- (5) Verify past rental history and landlord references
- (6) Request documentation pertaining to Homeowner's Insurance coverage
- (7) Provide Mortgage Payoff requests from Great Midwest Bank or other designated providers who may responsible for underwriting and approving my mortgage loan. I/We understand that Great Midwest Bank may work with other companies who will eventually provide financing on my/our behalf.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

The information Great Midwest Bank, SSB obtains is only to be used in the processing of my application for a mortgage loan and it is understood that the information may be shared with other companies who may be responsible for underwriting and approving my mortgage loan, including third party mortgage providers and private mortgage Insurers, any of which have a responsibility to keep my information private.

Borrower Name: _____

(signature) Date

Co-Borrower Name: _____

(signature) Date

NOTICE TO BORROWERS: This is notice to you as required the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by providing Your signature(s) and email address(es) at the bottom of the page, We will conduct this transaction electronically, as another alternative to providing You with the Loan Documents in paper form. If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You or provided to You in person. If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by writing Us at: 15900 W Bluemound Rd, Brookfield, Wisconsin 53005. If You originally consent to receive eDisclosures, but later withdraw Your consent, You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES

After Your consent is given, You may still request from Us paper copies of Your Loan Documents. Please send this request to Us at: 15900 W Bluemound Rd, Brookfield, Wisconsin 53005. If You request paper copies of the Loan Documents, You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records. If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at: 15900 W Bluemound Rd, Brookfield, Wisconsin 53005. We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

 Borrower

 Email Address Date

 Co-Borrower

 Email Address Date