Appendix A

LOAN FILE CHECK LIST

Section ___ of mortgage file

Owner Name(s) ______________________ Phone ________________

Date ______________ Property Address ______________________

Type of Loan (circle one) **HO Fixed** **HO Deferred** **RA** **Mixed Use**

Date Verifications Rec'd

Types of Income: Employment, Gov't Benefits, Pensions, Rental Income, Self-Employment, Disability Insurance, Interrest Income, Etcv.

- ☐ Income Source(s): ______________________________ ________
- ☐ Income Source(s): ______________________________ ________
- ☐ Income Source(s): ______________________________ ________
- ☐ Tax Forms ☐ Self Employed - 2 yrs taxes ________
- ☐ Mortgage Stmt ☐ 2nd Mortgage Stmt ________
- ☐ Property Tax Receipt ________
- ☐ Bank Stmts ☐ Checking ☐ Savings ☐ Other ________
- ☐ Authorization for release of records ________
- ☐ Lead Risk Assessment Disclosure ☐ Lead Pamphlet Certificate ________
- ☐ Authorization for release of records ________
- ☐ WI ID/WI D/L (copy) ________
- ☐ Credit Report Ordered ________
- ☐ Letter Report of Title Ordered ________

RENTAL ASSISTANCE LOANS - Tenant(s) income must be verified before loan is presented to Loan Board of Review

- ☐ Tenant Income Verification(s) Unit: ________
- ☐ Tenant Income Verification(s) Unit: ________
- ☐ Tenant Income Verification(s) Unit: ________
- ☐ Tenant Income Verification(s) Unit: ________

- ☐ Date to Loan Board of Review and action taken: Approved or Denied ________
- ☐ Scheduled loan closing:______________________ (at least one week in advance) ________
- ☐ Send Owner and Contractor letter of anticipated closing, bring required docs, if any ________
- ☐ Call Insurnace to be list City as mortgagee ________
- ☐ Verbal Update of Letter Report of Title requested ________
- ☐ EPLS Checks on all contractors on rehab contract ________
- ☐ LOAN CLOSED ________
- ☐ Right of Recission returned to office ________
- ☐ Sent Mortgage to be recorded ________
- ☐ Sent Order to proceed to contractors ________

LOAN WORKSHEET: Please complete the worksheet information as best as you can and provide verification for ***all items marked with an (*)***.

Owner(s) Name:

____

____

No. of dependents: __________ Ages: __________ Phone #'s: ______________

Property Address: **no. of units:**______ **no. bdrms:** ______

____

Name(s) on Title:

____

Employer(s) ***(name/address/phone #)***: *paystub(s) hrly/mo. gross pay: Job title:

____

____

____

No. years @ job: ______ No. years @ job: ______

Other income sources: *award letters/pay stubs

Source: (Rental, Pension, SSA, SSDI, Child Support, etc.) ***Payment Amount*** ***Payment Schedule (wkly, bi-wkly, mo., etc.)***

____

____

____

**** last year's federal tax forms & all attachment, if self-employed last 2 year's of federal tax forms & all schedules***

Mortgage Info: *mortgage statement(s)

Lender: ______________ Address: ______________________ Phone: __________

Purchase Amount: $______ Balance: $______ Payment: $______ PITI

Lender: ______________ Address: ______________________ Phone: __________

Purchase Amount: $______ Balance: $______ Payment: $______ PITI

Monthly energy cost(s) avg. $__________

Current with:

Property Taxes? ____(*receipt) Home Owner's Insurance? ____(*policy)

Other Assets: *statement(s)

Account Type $Value Auto(s) yr/make/model

Chkg Institution: ____

Svgs Institution: ____

Retirement: ____

Personal Property: ____

Other: ____

Other Liabilities:

Account Type $ Balance $ Payment Amount

Loans/autos/credit cards/co-signed obligations/etc.

____

____

____

____

Repairs (list by priorities):

____

____

____

Other notes/details may be continued on back side.

11518

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification ☐ or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower ________ Co-Borrower ________

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☐ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number | Lender Case Number

Amount $ | Interest Rate % | No. of Months | **Amortization Type:** ☐ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Purpose of Loan ☐ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total of (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ 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: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School	Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Borrower	Co-Borrower
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer ☐ Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession	Name & Address of Employer ☐ Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession
Position/Title/Type of Business | Business Phone (incl.area code)	Position/Title/Type of Business | Business Phone (incl.area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower	Co-Borrower
Name & Address of Employer ☐ Self Employed | Dates (from-to) | Monthly Income $	Name & Address of Employer ☐ Self Employed | Dates (from-to) | Monthly Income $
Position/Title/Type of Business | Business Phone (incl.area code)	Position/Title/Type of Business | Business Phone (incl.area code)
Name & Address of Employer ☐ Self Employed | Dates (from-to) | Monthly Income $	Name & Address of Employer ☐ Self Employed | Dates (from-to) | Monthly Income $
Position/Title/Type of Business | Business Phone (incl.area code)	Position/Title/Type of Business | Business Phone (incl.area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$	Rent	$	
Overtime				First Mortgage (P&I)		$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn Dues.		
				Other:		
Total	$	$	$	Total	$	$

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers 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-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct No.	$
Name and address of Bank, S&L, or Credit Union	
Acct No.	$
Name and address of Bank, S&L, or Credit Union	
Acct No.	$
Name and address of Bank, S&L, or Credit Union	
Acct No.	$
Stocks & Bonds (Company name/number description)	$
Life Insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$
Real Estate owned (enter market value from schedule of real estate owned)	$
Vested interest in retirement fund	$
Net Worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Total Assets a.	$

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job Related Expenses (child care, union dues, etc.)	$	
Total Monthly Payments	$	
Net Worth (a minus b) ▶ $	**Total Liabilities b.**	$

VI. ASSETS AND LIABILITIES (Continued)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			$	$	$	$	$	$
		Totals	$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fees financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgements against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☐	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. Citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. **Do you intend to occupy the property as your primary residence?** If "Yes," complete question m below.	☐	☐	☐	☐
m. 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)?				

IX. 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 credit 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.

Right to Receive Copy of Appraisal.
I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Acknowledgement. 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity, and race. For race, you may not check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☐ I do not wish to furnish this information				**CO-BORROWER** ☐ I do not wish to furnish this information			
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino		**Ethnicity:**	☐ Hispanic or Latino	☐ Not Hispanic or Latino	
Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American	**Race:**	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American
	☐ Native Hawaiian or Other Pacific Islander	☐ White			☐ Native Hawaiian or Other Pacific Islander	☐ White	
Sex:	☐ Female	☐ Male		**Sex:**	☐ Female	☐ Male	

To be Completed by Loan Originator:
This information was provided:
☐ In a face-to-face interview
☐ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET / RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

HOUSING DEPARTMENT
CITY OF RACINE, WI

City of Racine, Wisconsin

Room 114, City Hall Annex
800 Center Street
Racine, WI 53403
Phone: 262-636-9197
Fax: 262-635-5347

AUTHORIZATION FOR RELEASE OF RECORDS

The undersigned applicant(s) for housing counseling and/or a housing rehabilitation loan from the City of Racine, hereby authorize(s) the City of Racine, by its agents in the Department of City Development, to obtain disclosure of and copies of records relating to and including the following matters from any person, firm, agency, company, or other entity having possession of such information.

A. Employment records.

B. Records, showing income, including wages, salary, and other earnings and remuneration.

C. State and Federal individual income tax returns, including attachments thereto.

D. Records relating to credit and the use of credit, including reports of credit bureaus and agencies.

E. Records relating to residency.

F. Banking records, including account balances, obligations, and history of payments on credit transactions.

This release is being given for the purpose of application for a loan from the City of Racine, and by signing this authorization the undersigned hereby waive(s) any right of privacy regarding such information to which I/we may be lawfully entitled.

This authorization to obtain records hereunder shall be effective for a period of 1 year, from the date hereof.

Dated at Racine, Wisconsin this __________ day of ________________________ 2009

Signature:____________________________ Signature:___________________________

Typed Name:__________________________ Typed Name: ________________________

Witness:______________________________

EQUAL HOUSING OPPORTUNITY

HOUSING DEPARTMENT
CITY OF RACINE, WI

City of Racine, Wisconsin

Room 114, City Hall Annex
800 Center Street
Racine, WI 53403
Phone: 262-636-9197
Fax: 262-635-5347

NOTICE TO HOUSING LOAN APPLICANTS

All City of Racine housing loans approved after August 10, 2001 are required to comply with the U.S. Department of Housing and Urban Development's lead-based paint hazard reduction regulations (24 CFR Part 35). Lead is a proven health hazard that is especially harmful to children. The cost of complying with the regulations can only be determined on a case-by-case basis.

If your project will cost less than $5,000, but will disturb painted surfaces over two square feet in size, you may be required to have those surfaces tested for the presence of lead paint hazards. If your project costs over $5,000, you will have to have a lead paint risk assessment performed by a certified risk assessor. Obtaining a risk assessment is the responsibility of the property owner. The Housing Department has a list of risk assessors working in the Racine/Kenosha area for your information and will pay for the cost of a risk assessment upon presentation of an invoice and a copy of the risk assessment. The cost will then be added to your loan.

Additional information regarding the lead-based paint hazard reduction regulations and risk assessments will be provided when you meet with the Consumer Lending Specialist.

CERTIFICATION

I hereby certify that I have read and understood this notice regarding compliance with the federal regulations relating to lead-based paint hazard reduction.

Signature	Signature
Printed Name	Printed Name
Date	Date

Please sign and bring this notice with you at the time of your appointment.

EQUAL HOUSING OPPORTUNITY

HOUSING DEPARTMENT
CITY OF RACINE, WI

RACINE ON THE LAKE
City of Racine, Wisconsin

Room 114, City Hall Annex
800 Center Street
Racine, WI 53403
Phone: 262-636-9197
Fax: 262-635-5347

CERTIFICATE OF RECEIVING PAMPHLET

I certify that I have received "Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools," published by the U.S. Environmental Protection Agency, the U.S. Consumer Product Safety Commission, and the U.S. Department of Housing and Urban Development.

____
(Signature)

____
(Print Name)

____
(Date)

City of Racine HOME-Funded Rehab Loan Program Disclosure

Borrower: ______________________

The undersigned, as borrower, has made application for a loan under the City of Racine's HOME-funded Rehab Loan Program. In participating in said program the borrower acknowledges the following terms and conditions have been disclosed to borrower, borrower fully understands the terms and conditions of the program, and agrees to be bound by the terms and conditions.

The Terms and Conditions of the HOME-funded Rehab Loan Program are:

1. The subject property must be brought into compliance with the City of Racine Building Codes and Housing Quality Standards within one (1) year of the date of closing on the HOME-funded rehab loan. In the event that the work is not completed within one year, the loan may be called within the sole discretion of the City of Racine.

2. All HOME-funded rehab loan funds must be used to rehab or repair the subject property.

3. The maximum amount of a loan under the HOME-funded program will be **$10,000.00**, and determined by the City of Racine within its sole discretion.

4. Funds will be dispersed by the City upon request of the owner and after contractors and subcontractors have issued lien waivers and after City Building Inspectors have verified the repairs and code compliance.

5. Borrower will be responsible for all pre- and post- inspection fees for electrical, plumbing and HVAC.

Borrowers that are accepted to participate in the HOME-funded Rehab Loan Program will have the loan forgiven over a period of five (5) years. The forgiveness will occur at the rate of Twenty Percent (20%) per year provided that:

A. Borrower occupies the subject property as their primary residence for five (5) consecutive years from the date of closing the loan, and

B. Borrower keeps current all charges running with the subject property, including without limitation general real estate taxes, special assessments, water and sewer charges, and keeps current all other obligations that affect the City's mortgage collateral position in regards to the subject property, including without limitation superior mortgage payments and home owners insurance.

By making application for the HOME-funded Rehab Loan Program, the undersigned acknowledge that the City of Racine Building Inspectors will inspect the subject property for building code violations. The undersigned agree to make any repairs needed to correct any building code violations. The undersigned agree that they are obligated to and will correct the building code violations regardless if the HOME-funded Rehab Loan is approved or not.

07/09

This disclosure supplements all other terms and conditions of the HOME-funded Rehab Loan Program as may be in place or put in place.

Qualified borrowers and properties may be eligible to receive dollar for dollar matching grants up to $10,000.00.

Borrower has read the foregoing, fully understands it and agrees to the terms and conditions.

Dated at Racine, Wisconsin this ____ day of ____________, 20___.

______________________	______________________
Signature	Signature
______________________	______________________
Print Name	Print Name

City of Racine-Housing Department
Personal Data Form

As a part of our compliance with federal rules and regulations governing the use of federal funds, the City of Racine must report statistical information about the ethnic/gender/disabilities composition of our loan applicants. We would appreciate your help by providing the information requested. This information will not be used in the review/approval process associated with your application. Thank you for your cooperation.

Please Check as Appropriate

Race:

□ White □ Black or African American □ Asian

□ American Indian or Alaska Native □ Native Hawaiian/ Other Pacific Islander

□ American Indian/Alaskan Native & White □ Asian & White

□ Black/African American & White

□ American Indian/Alaskan Native & Black/African American

□ Other Multi-Racial ______________________

Ethnicity:

□ Hispanic or Latino □ Not Hispanic or Latino

A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture or origin, regardless of race.

Gender: □ Male □ Female **Female Headed Household:** □ Yes □ No

Head of Household is 65 years or older: □ Yes □ No

Do you or a family member have a disability? □ Yes □ No

______________________ ____________

Signature (optional) **Date**

Rvsd 07/2010

W. B. A. (TL)-240C (5/09) Financial Link® 11069

Attachment I

ESTIMATED TRUTH-IN-LENDING DISCLOSURES

NAME AND ADDRESS OF APPLICANT ______________________

NAME OF LENDER ______________________ DATE OF APPLICATION ______________________

ESTIMATED TRUTH-IN-LENDING DISCLOSURES

THESE DISCLOSURES ARE ESTIMATES REQUIRED BY FEDERAL LAW AND ARE NOT A LOAN COMMITMENT. Any commitment or loan subsequently made by us may be on credit terms different from those disclosed.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	**FINANCE CHARGE** The dollar amount the credit would cost you.	Amount Financed The amount of credit that would be provided to you or on your behalf.	Total of Payments The amount you would have paid after you have made all payments as scheduled.
%	$	$	$

(ALL NUMERICAL DISCLOSURES EXCEPT LATE CHARGES ARE ESTIMATED)

(Boxes not checked are inapplicable)

Your Payment Schedule would be:

Number of Payments	Amount of Payments	When Payments Would Be Due
	$	
	$	
	$	
	$	
	$	
	$	
	$	

Variable Rate.

☐ The loan would contain a variable rate feature. Disclosures about the variable rate feature were provided to you earlier.

☐ The annual percentage rate may increase during the term of the loan if ______________________

The rate will not increase more than ______________. The maximum rate increase at one time will be __________%.
The rate will not increase above __________% Any increase will take the form of ______________.
If the interest rate increases by __________% in ______________ my ______________.

Demand. Your loan ☐ Would be payable on demand and all disclosures are based on an assumed maturity of one year.
☐ Would have a demand feature.

Security. The Lender has or would acquire a security interest in:
☐ The property being purchased. ☒ Deposit accounts you may have with us.
☐ ______________________ (BRIEF DESCRIPTION OF OTHER COLLATERAL)
☒ Collateral securing other loans with us may also secure this loan.

☐ **Required Deposit.** The Annual Percentage Rate does not take into account your required deposit.

Filing/Recording Fees. $ ______________

Late Charge. If a payment is not paid on or before the __________ day after its due date, you may be charged ☐ __________% of the unpaid amount or $ __________, whichever is less, but there will be no late charge on the final payment; or ☐ __________% of the unpaid amount ☐ but there will be no late charge on the final payment.

Prepayment. If you pay off early ☐ you may be entitled to a refund of part of the finance charge ☐ you would not be entitled to a refund of part of the finance charge ☐ you may have to pay a penalty ☐ you would not have to pay a penalty ☐ you may be charged a minimum finance charge.

Assumption. ☐ Someone buying your house may, subject to conditions, be allowed to assume the remainder of the mortgage you've applied for on the original terms.
☐ Someone buying your house could not assume the remainder of the mortgage you've applied for.

You should see your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

INSURANCE

Credit life and credit accident and sickness Insurance are not required to obtain credit, and will not be provided unless you sign a separate request for the insurance and agree to pay the additional cost. Please inquire at the Lender if you wish to obtain such insurance.

You may obtain property and liability insurance from anyone you want that is acceptable to Lender. If you get the property and liability insurance from Lender, you would pay $ __________ for estimated term of __________ months. If you get the flood insurance from Lender, you would pay $ __________ for an estimated term of __________ months.

For Lender Clerical Use

______________________ Loan Officer

This Statement Mailed or Delivered on ______________________

OMB Approval No. 2502-0265

Good Faith Estimate (GFE)

Name of Originator	Borrower
Originator Address	Property Address
Originator Phone Number	
Originator Email	Date of GFE

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at *www.hud.gov/respa*. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

1. The interest rate for this GFE is available through ____________________. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.

2. This estimate for all other settlement charges is available through ____________________.

3. After you lock your interest rate, you must go to settlement within _____ days (your rate lock period) to receive the locked interest rate.

4. You must lock the interest rate at least _____ days before settlement.

Summary of your loan

Your initial loan amount is	$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	$ per month
Can your interest rate rise?	☐ No ☐ Yes, it can rise to a maximum of %. The first change will be in .
Even if you make payments on time, can your loan balance rise?	☐ No ☐ Yes, it can rise to a maximum of $
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	☐ No ☐ Yes, the first increase can be in and the monthly amount owed can rise to $. The maximum it can ever rise to is $.
Does your loan have a prepayment penalty?	☐ No ☐ Yes, your maximum prepayment penalty is $.
Does your loan have a balloon payment?	☐ No ☐ Yes, you have a balloon payment of $ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property related charges in addition to your monthly amount owed of $______________.
Do we require you to have an escrow account for your loan?
☐ No, you do not have an escrow account. You must pay these charges directly when due.
☐ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges *(See page 2.)*	$
B	Your Charges for All Other Settlement Services *(See page 2.)*	$
A + B	Your Charges for All Other Settlement Services	$

Understanding your estimated settlement charges

Your Adjusted Origination Charges

1. Our origination charge This charge is for getting this loan for you.	
2. Your credit or charge (points) for the specific interest rate chosen ☐ The credit or charge for the interest rate of ______% is included in "Our origination charge." (See item 1 above.) ☐ You receive a credit of $______ for this interest rate of ______%. This credit reduces your settlement charges. ☐ You pay a charge of $______ for this interest rate of ______%. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	
A Your Adjusted Origination Charges	$

Your Charges for All Other Settlement Services

Some of these charges can change at settlement. See the top of page 3 for more information.

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services. *Service* / *Charge*	
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. *Service* / *Charge*	
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes ☐ all property taxes, ☐ all insurance, and ☐ other ______	
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is $______ per day for ______ days (if your settlement is ______).	
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. *Policy* / *Charge*	
B Your Charges for All Other Settlement Services	$
A + B Total Estimated Settlement Charges	$

Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges **cannot increase** at settlement:	The total of these charges **can increase up to 10%** at settlement:	These charges **can change** at settlement:
• Our origination charge • Your credit or charge (points) for the specific interest rate chosen *(after you lock in your interest rate)* • Your adjusted origination charges *(after you lock in your interest rate)* • Transfer taxes	• Required services that we select • Title services and lender's title insurance *(if we select them or you use companies we identify)* • Owner's title insurance *(if you use companies we identify)* • Required services that you can shop for *(if you use companies we identify)* • Government recording charges	• Required services that you can shop for *(if you do not use companies we identify)* • Title services and lender's title insurance *(if you do not use companies we identify)* • Owner's title insurance *(if you do not use companies we identify)* • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.
Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	$	$	$
Your initial interest rate[1]	%	%	%
Your initial monthly amount owed	$	$	$
Change in the monthly amount owed from this GFE	No change	You will pay $ **more** every month	You will pay $ **less** every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be **reduced** by $	Your settlement charges will **increase** by $
How much your total estimated settlement charges will be	$	$	$

[1] *For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.*

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name				
Initial loan amount				
Loan term				
Initial interest rate				
Initial monthly amount owed				
Rate lock period				
Can interest rate rise?				
Can loan balance rise?				
Can monthly amount owed rise?				
Prepayment penalty?				
Balloon payment?				
Total Estimated Settlement Charges				

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement

NOTICE REGARDING THE PRIVACY OF YOUR FINANCIAL INFORMATION

This Notice is intended to describe how we collect, maintain and disclose customer information. This Notice may be amended from time to time in our discretion. If you have any questions, comments or complaints about the privacy of information about you, please contact us at

____

____.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this Notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Financial Link®
W. B. A. (FCRA) 1 (9/04) 11699

Date ____________________

Financial Institution Name & Address ____________________

____

Customer Name & Address ____________________

____

NOTICE:
REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS

☐ If checked here, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

☐ If checked here, we have told a credit bureau about a late payment, missed payment or other default on your loan. This information may be reflected in your credit report.

Appendix M

W. B. A. (FCRA) 2 (9/04) Financial Link® 11700

Date ____________________

Lender Name & Address ____________________

____

Customer Name & Address ____________________

____

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender.

We used a credit score from the following consumer reporting agency(ies):

MDA LENDING SOLUTIONS — 800-308-3976
Name — Telephone Number

6200 Oak Tree Blvd., Independence, OH 44131
Address, City, State, Zip

____________________ — ____________________
Name — Telephone Number

____
Address, City, State, Zip

____________________ — ____________________
Name — Telephone Number

____
Address, City, State, Zip

W. B. A. | (TL) 241 (4/09) | Financial Link® 11001

FEDERAL TRUTH-IN-LENDING LOAN DISCLOSURES

The following information relates to an application, commitment letter or note dated ______________________, for a loan from ______________________ ("Lender") and except as indicated below replaces any prior truth-in-lending disclosures.

See Itemization of Amount Financed and Other Charges on Page 2.

1. Disclosures. Amounts disclosed below are computed on the assumption that all payments will be made when due.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost me.	Amount Financed The amount of credit provided to me or on my behalf.	Total of Payments The amount I will have paid after I have made all payments as scheduled.
%	$	$	$

("e" means an estimate)
(Boxes not checked are inapplicable)

My Payment Schedule will be:

Number	Amount	When Payments Are Due
	$	
	$	
	$	
	$	
	$	
	$	
	$	

Variable Rate.

☐ The loan contains a variable rate feature. Disclosures about the variable rate feature were provided to me earlier.
☐ The annual percentage rate may increase during the term of the loan if ______________________

The rate will not increase more than ______________. The maximum rate increase at one time will be ________ %.
The rate will not increase above ________ %. Any increase will take the form of ______________________.
If the interest rate increases by ________ % in ______________ my ______________________.

Demand. This loan: ☐ Is payable on demand and all disclosures are based on an assumed maturity of one year. ☐ Has a demand feature.

Security. The Lender has or will acquire a security interest in: ☐ The property being purchased. ☒ Deposit accounts I may have with Lender.

☐ ____.
(BRIEF DESCRIPTION OF OTHER COLLATERAL)

☒ Collateral securing other loans with Lender may also secure this loan.

☐ **Required Deposit.** The Annual Percentage Rate does not take into account my required deposit.

Filing/Recording Fees. $ ______________.

Late Charge. If a payment is not paid on or before the ________ day after its due date, I may be charged: ☐ ________ % of the unpaid amount or $ ________, whichever is less, but there will be no late charge on the final payment; or ☐ ________ % of the unpaid amount ☐ but there will be no late charge on the final payment.

Prepayment. If I pay off early ☐ I may be entitled to a refund of part of the finance charge ☐ I will not be entitled to a refund of part of the finance charge ☐ I may have to pay a penalty ☐ I will not have to pay a penalty ☐ I may be charged a minimum finance charge.

Assumption. ☐ Someone buying my house may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.
☐ Someone buying my house cannot assume the remainder of the mortgage.

I should see my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I am not required to complete this agreement merely because I have received these disclosures or signed a loan application.

2. I may obtain property, liability and flood insurance from anyone I want that is acceptable to Lender. If I get the property and liability insurance from Lender, I will pay $ ______________ for an estimated term of ________ months. If I get the flood insurance from Lender, I will pay $ ______________ for an estimated term of ________ months.

3. I have received a completed copy of this statement. Dated ______________________.

X ______________________ CUSTOMER
* ______________________

X ______________________ CUSTOMER
* ______________________

X ______________________ CUSTOMER
* ______________________

X ______________________ CUSTOMER
* ______________________

*(Type or print name signed above.)

Itemization of Amount Financed and Other Charges

(a) Amount paid directly to me or to me and another .... (a) $ ______

(b) Amounts credited on my loan accounts at Lender

(1) ______ $ ______
(2) ______ $ ______
(3) ______ $ ______
(4) ______ $ ______
(5) ______ $ ______

Total amount credited on my loan accounts at Lender .... (b) $ ______

(c) Amounts paid to others on my behalf
which are being financed from loan proceeds

	Paid in Cash Not Financed	Being Financed
(1) To seller: ______ (NAME)	$ ______	$ ______
(2) To ______	$ ______	$ ______
(3) To ______	$ ______	$ ______
(4) To ______	$ ______	$ ______
(5) To ______	$ ______	$ ______
(6) To ______	$ ______	$ ______
(7) To ______	$ ______	$ ______
(8) To ______	$ ______	$ ______
(9) To ______	$ ______	$ ______
(10) To ______	$ ______	$ ______
(11) To ______	$ ______	$ ______
(12) To ______	$ ______	$ ______
(13) To ______	$ ______	$ ______
(14) To ______	$ ______	$ ______
(15) To ______	$ ______	$ ______
(16) To ______	$ ______	$ ______
(17) To public officials or government agencies	$ ______	$ ______
(18) To appraiser	$ ______	$ ______
(19) To credit reporting agency	$ ______	$ ______
(20) To property and liability insurance company	$ ______	$ ______
(21) To title insurance company	$ ______	$ ______
(22) To credit insurance company	$ ______	$ ______
(23) To ______	$ ______	$ ______
(24) To ______	$ ______	$ ______
(25) To ______	$ ______	$ ______
(26) To ______	$ ______	$ ______
(27) To ______	$ ______	$ ______
(28) To ______	$ ______	$ ______
(29) To ______	$ ______	$ ______
(30) To ______	$ ______	$ ______
(31) To ______	$ ______	$ ______
(32) To ______	$ ______	$ ______
(33) To ______	$ ______	$ ______
(34) To ______	$ ______	$ ______
(35) To ______	$ ______	$ ______
(36) To ______	$ ______	$ ______
(37) To ______	$ ______	$ ______
(38) To ______	$ ______	$ ______
(39) To ______	$ ______	$ ______
(40) To ______	$ ______	$ ______
(41) To ______	$ ______	$ ______
(42) To ______	$ ______	$ ______
(43) To ______	$ ______	$ ______

Total amount paid to others which is being financed (Lender may be retaining a portion of this amount) .... (c) $ ______

(d) Prepaid finance charges

(1) Loan administration fee .... $ ______
(2) Fees to be imposed by secondary market purchaser .... $ ______
(3) Loan or origination fee .... $ ______
(4) Prepaid interest to ______ (Date) .... $ ______
(5) Prepaid mortgage guaranty insurance premium .... $ ______
(6) ______ $ ______
(7) ______ $ ______
(8) ______ $ ______
(9) ______ $ ______
(10) ______ $ ______
(11) ______ $ ______
(12) ______ $ ______
(13) ______ $ ______
(14) ______ $ ______
(15) ______ $ ______
(16) ______ $ ______
(17) ______ $ ______
(18) ______ $ ______
(19) ______ $ ______

Total Prepaid Finance Charges .... (d) $ ______

(e) Amount Financed (a+b+c minus d) .... (e) $ ______

(f) Finance Charge

(1) Prepaid finance charges .... $ ______
(2) Interest .... $ ______
(3) Other .... $ ______

Total Finance Charges .... (f) $ ______

(g) n/a ______ .... (g) $ 0.00

(h) Total of Payments (e+f+g) .... (h) $ ______

Financial Link®
W.B.A. (RESPA) 240-HUD1A U (3/09) 11165

OMB Approval No. 2502-0265

Settlement Statement (HUD-1A)

Original Form for Transactions without Sellers

Name and Address of Borrower:	Name and Address of Lender:
Property Location: (if different from above)	Settlement Agent:
	Place of Settlement:
Loan Number:	Settlement Date:

L. Settlement Charges

800. Items Payable in Connection with Loan		
801. Our origination charge	(from GFE #1) $	
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2) $	
803. Your adjusted origination charges	(from GFE A)	
804. Appraisal fee to	(from GFE #3)	
805. Credit report to	(from GFE #3)	
806. Tax service to	(from GFE #3)	
807. Flood certification	(from GFE #3)	
808.		
809.		
810.		
811.		
812.		
813.		
814.		
900. Items Required by Lender to be Paid in Advance		
901. Daily interest charges from to @ $ /day	(from GFE #10)	
902. Mortgage insurance premium for months to	(from GFE #3)	
903. Homeowner's insurance for years to	(from GFE #11)	
904.		
905.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account	(from GFE #9)	
1002. Homeowner's insurance months @ $ per month	$	
1003. Mortgage insurance months @ $ per month	$	
1004. Property taxes months @ $ per month	$	
1005. City/town property taxes months @ $ per month	$	
1006. County property taxes months @ $ per month	$	
1007.	$	
1008.	$	
1009.	$	
1010. Aggregate Adjustment	$	
1100. Title Charges		
1101. Title services and lender's title insurance	(from GFE #4)	
1102. Settlement or closing fee	$	
1103. Owner's title insurance	(from GFE #5)	
1104. Lender's title insurance	$	
1105. Lender's title policy limit $		
1106. Owner's title policy limit $		
1107. Agent's portion of the total title insurance premium	$	
1108. Underwriter's portion of the total title insurance premium	$	
1109. $		
1110. $		
1111. $		
1112. $		
1200. Government Recording and Transfer Charges		
1201. Government recording charges	(from GFE #7)	
1202. Deed $ Mortgage $ Releases $		
1203. Transfer taxes	(from GFE #8)	
1204. City/County tax/stamps Deed $ Mortgage $		
1205. State tax/stamps Deed $ Mortgage $		
1206.	$	
1207.	$	
1300. Additional Settlement Charges		
1301. Required services that you can shop for	(from GFE #6)	
1302.		
1303.		
1304.		
1305.		
1306.		
1307.		
1308.		
1400. Total Settlement Charges (enter on line 1602, Section N)		

M. Disbursement to Others

1501.	
1502.	
1503.	
1504.	
1505.	
1506.	
1507.	
1508.	
1509.	
1510.	
1511.	
1512.	
1513.	
1514.	
1515.	
1516.	
1517.	
1518.	
1519.	
1520. Total Disbursed (enter on line 1603)	

N. NET SETTLEMENT

1600. Loan Amount	$
1601. Plus Cash/Check from Borrower	$
1602. **Minus** Total Settlement Charges (line 1400)	$
1603. **Minus** Total Disbursements to Others (line 1520)	$
1604. **Equals** Disbursements to Borrower (after expiration of any applicable rescission period required by law)	$

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

See attached Addendum to Settlement Statement (HUD-1A) for additional information, if applicable.

B* = Paid outside of closing by Borrower S* = Paid outside of closing by Seller L* = Paid outside of closing by Lender

Comparison of Good Faith Estimate (GFE) and HUD-1A Charges		Good Faith Estimate	HUD-1A
Charges That Cannot Increase	**HUD-1A Line Number**		
Our origination charge	# 801		
Your credit or charge (points) for the specific interest rate chosen	# 802		
Your adjusted origination charges	# 803		
Transfer taxes	# 1203		

Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1A
Government recording charges	# 1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
Total			
Increases between GFE and HUD-1A Charges		$ 0.00	or 0.00%

Charges That Can Change		Good Faith Estimate	HUD-1A
Initial deposit for your escrow account	# 1001		
Daily interest charges	# 901 $ /day		
Homeowner's insurance	# 903		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	$ includes ☐ Principal ☐ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☐ No. ☐ Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	☐ No. ☐ Yes, it can rise to a maximum of $
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☐ No. ☐ Yes, the first increase can be on and the monthly amount owed can rise to $ The maximum it can ever rise to is $
Does your loan have a prepayment penalty?	☐ No. ☐ Yes, your maximum prepayment penalty is $
Does your loan have a balloon payment?	☐ No. ☐ Yes, you have a balloon payment of $ due in years on
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☐ You have an additional monthly escrow payment of $ that the results in a total initial monthly amount owed of $ This includes principal, interest, any mortgage insurance and any items checked below: ☐ Property taxes ☐ Homeowner's insurance ☐ Flood insurance ☐ ☐ ☐ ________________

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Financial Link®

W. B. A. (RESPA) 240-HUD1A AD1 (2/10) U

Addendum to Settlement Statement (HUD-1A)

L. Settlement Charges

	Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
800. Items Payable In Connection With Loan (Continued)		
815.		
816.		
817.		
818.		
819.		
820.		
821.		
822.		
823.		
824.		
825.		
826.		
827.		
828.		
900. Items Required by Lender to Be Paid in Advance (Continued)		
906.		
907.		
908.		
909		
910.		
1100. Title Charges (Continued)		
1113.		
1114.		
1115.		
1116.		
1117.		
1118.		
1119.		
1120.		
1121.		
1122.		
1123.		
1124.		
1200. Government Recording and Transfer Charges (Continued)		
1208.		
1209.		
1210.		
12011.		
1212.		
1213.		
1214.		
1300. Additional Settlement Charges (Continued)		
1309.		
1310.		
1311.		
1312.		
1313.		
1314.		
1315.		
1316.		

See lines 1400 and 1602 on page 1 of the Settlement Statement (HUD-1A) for Total Settlement Charges.

B* = Paid outside of closing by Borrower S* = Paid outside of closing by Seller L* = Paid outside of closing by Lender

Acknowledgment of HUD-1A

Signatures

I have carefully reviewed the Settlement Statement dated ______________________ and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of such Settlement Statement.

X ______________________ Borrower(s) X ______________________ Borrower(s)

X ______________________ Borrower(s) X ______________________ Borrower(s)

Date: ______________________

W. B. A. 458 (10/06) Financial Link® 11175

MORTGAGE NOTE

(Do not use for a loan of $25,000 or less to individual(s) for personal, family or household purposes unless the loan is secured by a first mortgage or equivalent security interest.)

Boxes checked are applicable.
Boxes not checked are inapplicable.

______________________ (MAKER(S)) ______________________ (DATE) $ ______________

1. Promise to Pay and Payment Schedule. I promise to pay to the order of ______________________ ("Lender") at ______________________, Wisconsin, the principal sum of $ ______________ plus interest on the unpaid principal balance, according to the following schedule:

Lender is under no obligation to refinance the final payment at maturity.

2. Interest Calculation. [Check (a), (b) or (c); only one shall apply.] This Note bears interest on the unpaid principal balance before maturity:

☐ (a) **Fixed Rate.** At the annual rate of ________%

☐ (b) **Stepped Fixed Rate.** At the annual rate ("Note Rate") of n/a % until n/a and n/a % thereafter.

☐ (c) **Variable Rate.** At the annual rate ("Note Rate") which shall equal the Index Rate (as defined below), ☐ plus ☐ minus __________ percentage points, subject, however, to the following adjustments. The Note Rate shall be adjusted on ______________________ (each a "Change Date"). However, the Note Rate will not exceed __________% per year and will not be less than __________% per year, and until the first Change Date the Note Rate shall be __________% per year.
The Index Rate is: ______________________

If the Index Rate ceases to be available to Lender during the term of this Note, Lender may subtitute a comparable index. The Index Rate may or may not be the lowest rate charged by Lender.

☐ The Note Rate will never be increased or decreased on any single Change Date defined above by more than __________ percentage points from the rate of interest in effect immediately prior to that Change Date.

Lender may decline to implement in full or in part any authorized increase in the Note Rate, and such increase declined by Lender may thereafter be used either to offset any subsequent decrease in the Index Rate or to supplement any subsequent increase in the Index Rate on any Change Date.

(d) If box 2(b) or 2(c) is checked, an adjustment in the Note Rate will result in an increase or decrease in (1) ☐ the amount of each payment of interest, (2) ☐ the amount of the final payment, (3) ☐ the number of scheduled periodic payments sufficient to repay this Note in substantially equal payments, (4) ☐ the amount of each remaining payment of principal and interest so that those remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date, or (5) ☐ the amount of each remaining payment of principal and interest (other than the final payment) so that those remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date based on the original amortization schedule used by Lender, plus the final payment of principal and interest, and I agree to pay any such additional payments or amounts.

☐ (e) Interest is computed for the actual number of days principal is unpaid ☐ on the basis of a 360 day year (which means that the stated interest rate will be divided by 360 days to arrive at a daily interest rate, and the daily interest rate will be applied to the unpaid principal for the actual number of days principal is unpaid up to 365 days in a calendar year and 366 days in a leap year) ☐ on the basis of a 365 day year.

☐ (f) Interest is computed for the number of days principal is unpaid on the basis of a 360 day year, counting each day as one thirtieth of a month and disregarding differences in lengths of months and years.

All unpaid principal and accrued interest bear interest after maturity, whether occurring by acceleration or lapse of time, until paid, at the rate(s) ☐ stated under 2(a) or 2(b) or 2(c) above, as applicable, plus __________ percentage points ☐ of __________% per year computed on the same basis as interest is computed before maturity.

3. Other Charges. If any payment is not made on or before the __________ day after its due date, Lender may collect a delinquency charge of __________ % of the unpaid amount. I agree to pay a charge of $______________ for each check presented for payment under this Note which is returned unsatisfied.

4. Security. ☐ This Note is secured by real estate under agreement(s) dated ______________________ from ______________________ to Lender.

☐ This Note is secured by a dwelling under security agreement(s) dated ______________________ from ______________________ to Lender.

5. Additional Terms. This Note is subject to the following additional terms:

☐ I authorize Lender to automatically deduct payments due under this Note from an account I will maintain with Lender. I will keep sufficient funds in the account to pay the full amount of each payment on the date it is due.

☐ Any installment paid within __________ days (not more than 30) prior to or after its due date is considered paid on the due date of the installment solely for purposes of determining interest earned on this Note and not for purposes of determining default or delinquency charges.

☐ This Note renews and does not satisfy or discharge a note I executed to Lender on ______________________.

6. Prepayment. Full or partial prepayment of this Note ☐ is permitted at any time without penalty ☐ ______________________

Upon prepayment in full, unearned interest will be refunded to the extent required by law. Lender may apply prepayments to such future installments as it elects.

7. For Wisconsin residents only: I, ______________________ (NAME), am ☐ married ☐ unmarried ☐ legally separated. If I am married and my spouse is not signing below, the name of my spouse is ______________________ and my spouse resides at ☐ the address shown below or at ☐ ______________________.

VARIABLE RATE DISCLOSURES

If box 2(c) above is checked, this Note contains a variable interest rate provision. The following disclosures are applicable if this Note is secured by a first lien real estate mortgage or equivalent security interest on a one-to-four family dwelling used as my principal place of residence. If box 2(c) is checked, an increase or decrease in the Index Rate described above will cause a corresponding increase or decrease in the rate of interest, and the current Index Rate value is ______________%. Except for payment of the prepayment penalty described in section 6 above, if any, I may prepay this Note in whole or in part at any time without penalty. Unless this Note is secured by an equivalent security interest as described above, notice of any interest rate increase must be given to me.

I acknowledge receipt of a completed copy of this Note. "I", "my" and "me" includes each person who signs this Note and our obligations are joint and several. **This Note includes the Additional Provisions on page 2.**

X ______________________ (SEAL) X ______________________ (SEAL)

______________________ (Customer Address) X ______________________ (SEAL)

______________________ X ______________________ (SEAL)

FOR LENDER CLERICAL USE

______________________ LOAN OFFICER

ADDITIONAL PROVISIONS

8. Default and Enforcement. If I fail to make a payment under this Note when due, and the default continues for 10 days, or upon the occurrence of an event of default described in any agreement securing this Note, Lender may declare the entire balance of principal and accrued interest to be payable immediately, without notice or demand. All payments shall be applied in such manner as Lender determines to interest, principal and payments due under this Note or any agreement securing this Note. I agree to pay all costs of collection before and after judgment, including, to the extent not prohibited by law, reasonable attorneys' fees.

9. Other Security. Unless a lien is prohibited by law or would render a nontaxable account taxable, I grant to Lender a security interest and lien in any deposit account I may at any time have with Lender. Lender may at any time after the occurrence of an event of default, without notice or demand, set-off any amount unpaid on this Note against any deposit balances I may at any time have with Lender, or other money now or hereafter owed me by Lender. This Note is also secured by any existing mortgages(s) described on page 1, and by any future mortgage(s) that provides that the mortgage secures this Note and by all existing and future security agreements covering personal property (other than a dwelling, unless the security agreement granting a security interest in the dwelling is disclosed on page 1), between Lender and any of us, between Lender and any guarantor or indorser of this Note, and between Lender and any other person providing collateral security for my obligations and payment may be accelerated according to any of them.

10. Rights of Lender. Presentment, protest, demand and notice of dishonor are waived. Without affecting my liability or the liability of any indorser, surety or guarantor, Lender may, without notice, grant renewals or extensions, accept partial payments, release or impair any collateral security for the payment of this Note or agree not to sue any party liable on it.

11. Agreements of Maker. I acknowledge that Lender has not made any representations or warranties with respect to, and that Lender does not assume any responsibility to me for, the collectability or enforceability of this Note or the financial condition of any of us. Each of us independently determined our creditworthiness and the enforceability of this Note.

12. Interpretation. This Note is intended by Lender and me as a final expression of this Note and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Note. This Note may not be supplemented or modified except in writing. If the loan evidenced by this Note is an alternative mortgage transaction as defined under the Alternative Mortgage Transaction Parity Act of 1982, 12 USC §3801 et seq. (the "Act"), Lender elects to make the loan in accordance with federal regulations as permitted under the Act. Except as provided above, the validity, construction and enforcement of this Note are governed by the internal laws of Wisconsin except to the extent such laws are otherwise preempted by federal law. Invalidity or unenforceability of any provision of this Note shall not affect the validity or enforceability of any other provisions of this Note. This Note benefits Lender, its successors and assigns, and binds me and my heirs, personal representatives and assigns.

13. Other Provisions. (If none stated there are no other provisions.)

PAYMENTS

INTEREST PAID TO						$		
MO.	DAY	YR.	DATE PAID	INITIALS	INTEREST	PRINCIPAL	BALANCE DUE	

W. B. A. 428 (4/09) Financial Link® 11142

DOCUMENT NO.

REAL ESTATE MORTGAGE

(Use For Consumer or Business Transactions)

("**Mortgagor**," whether one or more), whose address is ____________,

mortgages, conveys, assigns, grants a security interest in and warrants to ____________

("**Lender**") in consideration of the sum of ____________ Dollars

($____________), loaned or to be loaned to ____________

("**Borrower**," whether one or more) by Lender, evidenced by Borrower's note(s) or agreement(s) dated ____________,

the real estate described below, together with all privileges, hereditaments, easements and appurtenances, all rents, leases, issues and profits, all claims, awards and payments made as a result of the exercise of the right of eminent domain, all existing and future improvements and all goods that are or are to become fixtures (all called the "**Property**") to secure the Obligations described in paragraph 5, including, but not limited to, repayment of the sum stated above plus certain other debts, obligations and liabilities arising out of past, present and future credit granted by Lender. **SINCE THIS MORTGAGE SECURES ALL OBLIGATIONS DESCRIBED IN PARAGRAPH 5, IT IS ACKNOWLEDGED AND AGREED THAT THIS MORTGAGE MAY SECURE OBLIGATIONS FROM TIME TO TIME IN A DOLLAR AMOUNT GREATER THAN THE DOLLAR AMOUNT STATED ABOVE.**

☐ If checked here, and not in limitation of paragraph 5, this Mortgage is also given to secure all sums advanced and re-advanced to Borrower by Lender from time to time under the revolving credit agreement between Borrower and Lender described above.

Recording Area

Name and Return Address

Parcel Identifier No.

1. Description of Property. (This Property the homestead of Mortgagor.)

☐ If checked here, description continues or appears on attached sheet(s).

☐ If checked here, this Mortgage is a construction mortgage.

☐ If checked here, Condominium Rider is attached.

2. Title. Mortgagor warrants title to the Property, excepting only restrictions and easements of record, municipal and zoning ordinances, current taxes and assessments not yet due and ____________.

3. Escrow. Interest be paid on escrowed funds if an escrow is required under paragraph 8(a).

4. Additional Provisions. This Mortgage includes the additional provisions on pages 2 and 3, which are made a part of this Mortgage.

5. Mortgage as Security. This Mortgage secures prompt payment to Lender of (a) the sum stated in the first paragraph of this Mortgage, plus interest and charges, according to the terms of the promissory note(s) or agreement(s) of Borrower to Lender identified in the first paragraph of this Mortgage, and any extensions, renewals or modifications of such promissory note(s) or agreement(s), **plus** (b) to the extent not prohibited by the Wisconsin Consumer Act, if applicable, all other debts, obligations and liabilities arising out of credit previously granted, credit contemporaneously granted and credit granted in the future primarily for personal, family or household purposes by Lender to any Mortgagor, to any Mortgagor and another or to another guaranteed or endorsed by any Mortgagor and agreed in documents evidencing the transaction to be secured by this Mortgage, plus all interest and charges, **plus** (c) all other debts, obligations and liabilities arising out of credit previously granted, credit contemporaneously granted and credit granted in the future other than primarily for personal, family or household purposes by Lender to any Mortgagor, any Mortgagor and another or to another guaranteed or endorsed by any Mortgagor, plus all interest and charges, **plus** (d) to the extent not prohibited by the Wisconsin Consumer Act or Chapter 428, Wisconsin Statutes, if applicable, all costs and expenses of collection or enforcement (all called the " **Obligations** "). This Mortgage also secures the performance of all covenants, conditions and agreements contained in this Mortgage. Unless otherwise required by law, Lender will satisfy this Mortgage upon request by Mortgagor if (a) the Obligations have been paid according to their terms, (b) any commitment to make future advances secured by this Mortgage has terminated, (c) Lender has terminated any line of credit under which advances are to be secured by this Mortgage, and (d) all other payments required under this Mortgage and the Obligations and all other terms, conditions, covenants, and agreements contained in this Mortgage and the documents evidencing the Obligations have been paid and performed.

6. Taxes. To the extent not paid to Lender under paragraph 8(a), Mortgagor shall pay before they become delinquent all taxes, assessments and other charges which may be levied or assessed against the Property, against Lender upon this Mortgage or the Obligations or other debt secured by this Mortgage, or upon Lender's interest in the Property, and deliver to Lender receipts showing timely payment.

7. Insurance. Mortgagor shall keep the improvements on the Property insured against direct loss or damage occasioned by fire, flood, extended coverage perils and such other hazards as Lender may require, through insurers reasonably satisfactory to Lender, in amounts, without co-insurance, not less than the unpaid balance of the Obligations or the full replacement value, whichever is less, and shall pay the premiums when due. The policies shall contain the standard mortgagee and lender loss payee clauses in favor of Lender, shall insure Lender notwithstanding any defenses of the insurer against Mortgagor and, unless Lender otherwise agrees in writing, the original of all policies covering the Property shall be deposited with Lender. Subject to Lender's satisfaction, Mortgagor is free to select the insurance agent or insurer through which insurance is obtained. Mortgagor shall promptly give notice of loss to insurance companies and Lender. All proceeds from such insurance shall be applied, at Lender's option, to the installments of the Obligations in the inverse order of their maturities (without penalty for prepayment) or to the restoration of the improvements on the Property. In the event of foreclosure of this Mortgage or other transfer of title to the Property, in extinguishment of the indebtedness secured hereby, all right, title, and interest of Mortgagor in and to any insurance then in force shall pass to the purchaser or grantee. If Mortgagor fails to keep any required insurance on the Property, Lender may purchase such insurance for Mortgagor, such insurance may be acquired by Lender solely to protect the interest of Lender (it will not cover Mortgagor's equity in the Property), and Mortgagor's obligation to repay Lender shall be in accordance with paragraph 10.

8. Mortgagor's Covenants. Mortgagor covenants:

(a) **Escrow.** If an escrow is required by Lender, to pay Lender sufficient funds, at such times as Lender designates, to pay when due (1) the estimated annual real estate taxes and assessments on the Property, (2) all property and hazard insurance premiums, (3) flood insurance premiums, if any, (4) if payments owed under the Obligations are guaranteed by mortgage guaranty insurance, the premiums necessary to pay for such insurance, and (5) other items agreed to be included in the escrow. Lender may, at any time, collect and hold such escrow funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal Real Estate Settlement Procedures Act of 1974, as amended from time to time, if applicable. Lender may estimate the amount of escrow funds due on the basis of current data and reasonable estimates of future expenditures of future escrow account funds or as otherwise required by applicable law. Lender shall apply the escrowed funds against taxes, assessments and insurance premiums when due or as otherwise required by law. Escrowed funds may be commingled with Lender's general funds. If the escrowed funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall account to Mortgagor for the excess escrowed funds in a manner determined by Lender or as otherwise required by applicable law. If the escrowed funds held by Lender at any time are not sufficient to pay the escrow account items when due, Lender may notify Mortgagor in writing, and Mortgagor shall pay to Lender the amount necessary to make up the deficiency in a manner determined by Lender or as otherwise required by applicable law;

(b) **Condition and Repair.** To keep the Property in good and tenantable condition and repair, and to restore or replace damaged or destroyed improvements and fixtures;

(c) **Liens.** To keep the Property free from liens and encumbrances superior to the lien of this Mortgage and not described in paragraph 2;

(d) **Other Mortgages.** To perform all of Mortgagor's obligations and duties under any other mortgage or security agreement on the Property and any obligation to pay secured by such a mortgage or security agreement;

(e) **Waste.** Not to commit waste or permit waste to be committed upon the Property or abandon the Property;

(f) **Conveyance.** Not to sell, assign, lease, mortgage, convey or otherwise transfer any legal or equitable interest in all or part of the Property, or permit the same to occur without the prior written consent of Lender and, without notice to Mortgagor, Lender may deal with any transferee as to its interest in the same manner as with Mortgagor, without in any way discharging the liability of Mortgagor under this Mortgage or the Obligations;

(g) **Alteration or Removal.** Not to remove, demolish or materially alter any part of the Property, without Lender's prior written consent, except Mortgagor may remove a fixture, provided the fixture is promptly replaced with another fixture of at least equal utility;

(h) **Condemnation.** To pay to Lender all compensation received for the taking of the Property, or any part, by condemnation proceeding (including payments in compromise of condemnation proceedings), and all compensation received as damages for injury to the Property, or any part. The compensation shall be applied in such manner as Lender determines to rebuilding of the Property or to the Obligations in the inverse order of their maturities (without penalty for prepayment);

(i) **Inspection.** Lender and its authorized representatives may enter the Property at reasonable times to inspect it, and at Lender's option to repair or restore the Property and to conduct environmental assessments and audits of the Property;

(j) **Laws.** To comply with all laws, ordinances and regulations affecting the Property;

(k) **Subrogation.** That Lender is subrogated to the lien of any mortgage or other lien discharged, in whole or in part, by the proceeds of the note(s) or agreement(s) identified in the first paragraph of this Mortgage; and

(l) **Leases.** To pay and perform all obligations and covenants under and pursuant to the terms of each lease of all or any part of the Property required of Mortgagor, and to not cancel, accept a surrender of, modify, consent to an assignment of the lessee's interest under, or make any other assignment or other disposition of, any lease of all or any part of the Property or any interest of Mortgagor in the lease and to not collect or accept any payment of rent more than one month before it is due and payable.

9. Environmental Laws. Mortgagor represents, warrants and covenants to Lender (a) that during the period of Mortgagor's ownership or use of the Property no substance has been, is or will be present, used, stored, deposited, treated, recycled or disposed of on, under, in or about the Property in a form, quantity or manner which if known to be present on, under, in or about the Property would require clean-up, removal or some other remedial action ("**Hazardous Substance**") under any federal, state or local laws, regulations, ordinances, codes or rules (" **Environmental Laws**"); (b) that Mortgagor has no knowledge, after due inquiry, of any prior use or existence of any Hazardous Substance on the Property by any prior owner of or person using the Property; (c) that, without limiting the generality of the foregoing, Mortgagor has no knowledge, after due inquiry, that the Property contains asbestos, polychlorinated biphenyl components (PCBs) or underground storage tanks; (d) that there are no conditions existing currently or likely to exist during the term of this Mortgage which would subject Mortgagor to any damages, penalties, injunctive relief or clean-up costs in any governmental or regulatory action or third-party claims relating to any Hazardous Substance; (e) that Mortgagor is not subject to any court or administrative proceeding, judgment, decree, order or citation relating to any Hazardous Substance; and (f) that Mortgagor in the past has been, at the present is, and in the future will remain in compliance with all Environmental Laws. Mortgagor shall indemnify and hold harmless Lender, its directors, officers, employees and agents from all loss, cost (including reasonable attorneys' fees and legal expenses), liability and damage whatsoever directly or indirectly resulting from, arising out of, or based upon (i) the presence, use, storage, deposit, treatment, recycling or disposal, at any time, of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from the Property, (ii) the violation or alleged violation of any Environmental Law, permit, judgment or license relating to the presence, use, storage, deposit, treatment, recycling or disposal of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from the Property, or (iii) the imposition of any governmental lien for the recovery of environmental clean-up costs expended under any Environmental Law. Mortgagor shall immediately notify Lender in writing of any governmental or regulatory action or third-party claim instituted or threatened in connection with any Hazardous Substance on, in, under or about the Property.

10. Authority of Lender to Perform for Mortgagor. If Mortgagor fails to perform any of Mortgagor's duties set forth in this Mortgage, including, without limitation, preserving and insuring the Property, not committing waste or abandoning the Property, keeping the Property free of liens or encumbrances other than those approved by Lender, keeping the Property in good and tenantable condition and repair, and complying with all laws, ordinances and regulations affecting the Property, Lender may after giving Mortgagor any notice and opportunity to perform which are required by law, perform the covenants or duties or cause them to be performed, or take such other action as may be necessary to protect Lender's interest in the Property and to secure and repair the Property. Unless prohibited by the Wisconsin Consumer Act, if applicable, such actions may include, without limitation, assessing the value of the Property, paying liens that become superior to this Mortgage and making any other payments required, signing Mortgagor's name, engaging an attorney, appearing in court and paying reasonable attorneys fees, and entering the Property to make repairs, change locks, replace and board up doors and windows, drain water from pipes, eliminate building code violations and dangerous conditions and maintain appropriate utilities to the Property. Any such amounts expended by Lender shall be due on demand and secured by this Mortgage, bearing interest at the highest rate stated in any document evidencing an Obligation, but not in excess of the maximum rate permitted by law, from the date of expenditure by Lender to the date of payment by Mortgagor.

11. Default; Acceleration; Remedies. If (a) there is a default under any Obligation secured by this Mortgage, or (b) Mortgagor fails timely to observe or perform any of Mortgagor's covenants or duties contained in this Mortgage, then, at the option of Lender each Obligation will become immediately due and payable unless notice to Mortgagor or Borrower and an opportunity to cure are required by § 425.105, Wis. Stats., if applicable, **or the document evidencing the Obligation and, in that event, the Obligation will become due and payable if the default is not cured as provided in that statute or the document evidencing the Obligation or as otherwise provided by law. If Lender exercises its option to accelerate, the unpaid principal and interest owed on the Obligation, together with all sums paid by Lender as authorized or required under this Mortgage or any Obligation, shall be collectible in a suit at law or by foreclosure of this Mortgage by action, or both, or by the exercise of any other remedy available at law or equity.**

12. Waiver and Consent. Lender may waive any default without waiving any other subsequent or prior default by Mortgagor. Unless prohibited by the Wisconsin Consumer Act, if applicable, each Mortgagor who is not also a Borrower expressly consents to and waives notice of the following without affecting the liability of any such Mortgagor: (a) the creation of any present or future Obligations, default under any Obligations, proceedings to collect from any Borrower or anyone else, (b) any surrender, release, impairment, sale or other disposition of any security or collateral for the

Obligations, (c) any release or agreement not to sue any guarantor or surety of the Obligations, (d) any failure to perfect Lender's security interest in or realize upon any security or collateral for the Obligations, (e) any failure to realize upon any of the Obligations or to proceed against any Borrower or any guarantor or surety, (f) any renewal or extension of the time of payment, (g) any determination of the allocation and application of payments and credits and acceptance of partial payments, (h) any application of the proceeds of disposition of any collateral for the Obligations to any obligation of any Borrower secured by such collateral in such order and amounts as it elects, (i) any determination of what, if anything, may at any time be done with reference to any security or collateral, and (j) any settlement or compromise of the amount due or owing or claimed to be due or owing from any Borrower, guarantor or surety.

13. Power of Sale. In the event of foreclosure, Lender may sell the Property at public sale and execute and deliver to the purchasers deeds of conveyance pursuant to statute.

14. Assignment of Rents and Leases. Mortgagor conveys, assigns and transfers to Lender, as additional security for the Obligations, all leases of all or any part of the Property, whether oral or written, now or hereafter entered into by Mortgagor, together with any and all extensions and renewals of any leases, and all rents which become or remain due or are paid under any agreement or lease for the use or occupancy of any part or all of the Property. Until the occurrence of an event of default under this Mortgage or any Obligation, Mortgagor has a license to collect the rents, issues and profits (the "Rents") from the Property. To the extent not prohibited by the Wisconsin Consumer Act, if applicable, upon or at any time after the occurrence of such an event of default and the expiration of any applicable cure period described in paragraph 11, and lapse of any applicable grace, notice or cure period provided in any document evidencing such Obligation, the license granted Mortgagor to collect the Rents shall automatically and immediately terminate and Mortgagor shall hold all Rents (whether paid before or after an event of default) in trust for the use and benefit of Lender, and Lender may, at its option, without any further notice, either in person or by agent, with or without taking possession of or entering the Property, with or without bringing any action or proceeding, or by a receiver to be appointed by a court, collect all of the Rents payable under the leases. All such payments shall be applied in such manner as Lender determines to payments required under this Mortgage and the Obligations. To the extent not prohibited by the Wisconsin Consumer Act, if applicable, this assignment shall be enforceable and Lender shall be entitled to take any action to enforce the assignment (including notice to the tenants to pay directly to Lender or the commencement of a foreclosure action) without seeking or obtaining the appointment of a receiver or possession of the Property. Any entering upon and taking possession of the Property, any collection of Rents, and any application of Rents as allowed by this Mortgage shall not cure or waive any default or waive, modify or affect notice of default under this Mortgage or invalidate any act done pursuant to such notice, and not in any way operate to prevent Lender from pursuing any other remedy which it now or hereafter may have under the terms or conditions of this Mortgage, any document evidencing any Obligation or any other instrument securing the Obligations.

15. Receiver. Upon the commencement or during the pendency of an action to foreclose this Mortgage, or enforce any other remedies of Lender under it, without regard to the adequacy or inadequacy of the Property as security for the Obligations, Mortgagor agrees that the court may appoint a receiver of the Property (including homestead interest) without bond, and may empower the receiver to take possession of the Property and collect the rents, issues and profits of the Property and exercise such other powers as the court may grant until the confirmation of sale, and may order the rents, issues and profits, when so collected, to be held and applied as the court may direct.

16. Foreclosure Without Deficiency Judgment. If the Property is a one-to-four family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Mortgagor agrees to the provisions of §846.101 Wis. Stats., and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate of 20 acres or less six months after a foreclosure judgment is entered. If the Property is other than a one-to-four family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Mortgagor agrees to the provisions of §846.103, Wis. Stats., and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate three months after a foreclosure judgment is entered.

17. Expenses. To the extent not prohibited by the Wisconsin Consumer Act or Chapter 428, Wisconsin Statutes, if applicable, Mortgagor shall pay all reasonable costs and expenses before and after judgment, including without limitation, attorneys' fees, fees and expenses for environmental assessments, inspections and audits, and fees and expenses for obtaining title evidence incurred by Lender in protecting or enforcing its rights under this Mortgage.

18. Successors and Assigns. The obligations of all Mortgagors are joint and several. This Mortgage benefits Lender, its successors and assigns, and binds Mortgagor(s) and their respective heirs, personal representatives, successors and assigns.

19. Interpretation. The validity, construction and enforcement of this Mortgage are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. All references in this Mortgage to sections of the Wisconsin Statutes are to those sections as they may be renumbered from time to time. Invalidity of any provision of this Mortgage will not affect the validity of any other provision. This Mortgage is intended by Mortgagor and Lender as a final expression of this Mortgage and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Mortgage. This Mortgage may not be supplemented or modified except in writing.

20. Other Provisions. (If none are stated below, there are no other provisions.)

The undersigned agrees to the terms of this Mortgage and acknowledges receipt of an exact copy of this Mortgage.

NOTICE TO CUSTOMER IN A TRANSACTION GOVERNED BY THE WISCONSIN CONSUMER ACT

(a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON ALL THREE PAGES, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

Signed and Sealed ____________________.
(Date)

____________________(SEAL)

____
(Type of Organization)

____
(State of Organization)

____
(Organizational I.D. Number, if any)

By: ____________________(SEAL) ____________________(SEAL)

By: ____________________(SEAL) ____________________(SEAL)

By: ____________________(SEAL) ____________________(SEAL)

By: ____________________(SEAL) ____________________(SEAL)

AUTHENTICATION — **OR** — **ACKNOWLEDGMENT**

Signatures of ____________________

authenticated this ______ day of ____________________

Title: Member State Bar of Wisconsin or ____________________
authorized under § 706.06, Wis. Stats.

This instrument was drafted by

____

*Type or print name signed above.

STATE OF ____________________ } ss.
County of ____________________

This instrument was acknowledged before me on ____________________,
by ____________________
(Name(s) of persons(s))

as ____________________
(Type of authority, e.g., officer, trustee, etc., if any)

of ____________________
(Name of party on behalf of whom instrument was executed, if any)

*____________________

Notary Public, ____________________
My Commission ____________________

W. B. A. | GP (TL) 3A (12/96) | 11230

NOTICE OF RIGHT TO CANCEL

(For use by lender in closed-end credit)

YOUR RIGHT TO CANCEL

(Check Only One)

☐ **New Mortgage, Lien or Security Interest.** You are entering into a transaction that will result in a mortgage, lien or other security interest on your home. You have a legal right under federal law to cancel this transaction without cost, within three business days from whichever of the following events occurs last:

(1) the date of the transaction, which is ______________________; or
(2) the date you received your Truth-in-Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on your home has been cancelled and we must return any money you have given to us or anyone else in connection with this transaction.

You may keep any money we have given you until we have done the things mentioned above, but you must then offer to return the money at the address below. If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

☐ **Increase in Credit.** You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is security for this new transaction. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

(1) the date of the transaction, which is ______________________; or
(2) the date you received your Truth-in-Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel this new transaction, it will not affect any amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction, we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above, but you must then offer to return the money at the address below. If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us, in writing, at ______________________

(NAME AND ADDRESS OF LENDER)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of ______________________ (or midnight of the third business day following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

______________________ CUSTOMER'S SIGNATURE ______________________ DATE

RECEIPT

(Sign upon receipt of this notice)

We acknowledge receipt of two copies of this notice and warrant that we are the only persons whose ownership interest in the home will be subject to the security interest.

Dated ______________________

X______________________ X______________________

X______________________ X______________________

CUSTOMER CONFIRMATION OF NONCANCELLATION

(Sign only after expiration of 3-day rescission period.)

More than 3 business days have elapsed since the date of this transaction and we received this notice and Truth-in-Lending disclosures with regard to this transaction. We certify that this transaction has not been cancelled.

Dated ______________________

X______________________ X______________________

X______________________ X______________________

LENDER CONFIRMATION OF NONCANCELLATION

(Sign only after expiration of 3-day rescission period.)

I personally talked to each of the above customer(s) on ______________ and verbally confirmed their decision to not cancel this transaction.

Dated ______________________ ______________________ SIGNATURE OF PERSON MAKING CONFIRMATION

Appendix S

LOAN FILE CHECK LIST

Section ___ of mortgage file

Owner Name(s) ______________________ Phone ______________

Date ____________ Property Address ______________________

PROPERTY INSPECTIONS & COMPLIANCE CHECK LIST Date Completed/Rec'd

- ☐ Housing Quality Standards inspection/meet with homeowners ____________
- ☐ Environmental Report ____________
- ☐ Order (After Loan Board Approval)
  Lead Risk Assessment ____________
  Code Inspection ____________
- ☐ Results received
  Lead Risk Assessment ____________
  Code Inspection ____________
- ☐ Work Specifications completed and delivered to homeowner ____________
  copy in file - owner to call & scheduled walk-thru for contractors
- ☐ Meet with homeowner to choose contractors ____________
  owner to submit copies of bids prior to this meeting
- ☐ Complete Contractors Chosen form ____________
  give form and contracts to Administrative Assistant to draw up contract
- ☐ Call all contractors for pre-conference with homeowner at office ____________
  contractors should provide copies of gen. liability insurance and contractor licenses
- ☐ Owner and contractors to sign rehab contract - all get copies ____________
- ☐ Lead Clearance ordered ____________
- ☐ Lead Clearance results received ____________
- ☐ Lead Reduction Costs determined ____________
- ☐ Final HQS Inspection completed with owner and contractors ____________
- ☐ Date 1 year warranty begins: (per contractor)
  Contractor: ______________ ____________
  Contractor: ______________ ____________
  Contractor: ______________ ____________
  Contractor: ______________ ____________
  Contractor: ______________ ____________
  Contractor: ______________ ____________

Suggested Format for Categorically Excluded Projects subject to §58.5

PROJECT NAME and DESCRIPTION (Include all contemplated activities which are either geographically and/or functionally part of the project):

Location:
This project is determined to be Categorically Excluded according to: [Cite appropriate section(s) of the regulation] 58.35

DIRECTIONS - Once the review process for each compliance factor has been completed, the Statutory Checklist must then be filled out. Specifically, the RE must indicate whether the activity does or does not affect the resources under consideration. Consult the guidance provided in the table below or the web sites. Indicate **Status "A"** on the worksheet if the project does not require formal consultation with an outside agency and does not affect the resource in question. Document the determination made and the sources of information were used—information sources are provided in the guidance. If the activity triggers formal compliance consultation with the oversight agency or affects the resource, indicate **Status as "B"**. Any compliance documentation should also be attached to the Checklist and included in the ERR.

Compliance Factors:

Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5	Status A/B	Compliance Documentation
Historic Preservation [36 CFR Part 800]	A	Wisconsin Historical Society and Architectural and Historical Survey of the City of Racine, 1979

Guidance: http://www.hud.gov/offices/cpd/environment/review/historic.cfm

Floodplain Management [Executive Order 11988; 24 CFR Part 55]	A	Zone C, Map 5, Community No. 555575A

Guidance: http://www.hud.gov/offices/cpd/environment/review/floodplain.cfm

Wetland Protection [Executive Order 11990; 3 CFR, §§ 2, 5]	A	US Fish and Wildlife Wetland Mapper, http://www.fws.gov/wetlands/Data/Mapper.html

Guidance: http://www.hud.gov/offices/cpd/environment/review/floodplain.cfm

Coastal Zone Management Act [16 U.S.C. 1451, §§ 307(c), (d)]	A	Wisconsin Coastal and Estuarine Land Conservation Plan, 2006

Guidance: http://www.hud.gov/offices/cpd/environment/review/coastal.cfm

Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5	Status A/B	Compliance Documentation
Sole Source Aquifers [40 CFR Part 149]	A	None exist in Wisconsin per 4/6/2011 training documents from HUD

Guidance: http://www.hud.gov/offices/cpd/environment/review/aquifiers.cfm

Endangered Species Act [50 CFR Part 402]	A	US Fish and Wildlife Service, none in Racine County

Guidance: http://www.hud.gov/offices/cpd/environment/review/endangeredspecies.cfm

Wild and Scenic Rivers Act [16 U.S.C. 1271, §§ 7(b), (c)]	A	National Park Service, none in Racine County

Guidance: http://www.rivers.gov/wildriverslist.html

Clean Air Act [40 CFR Parts 6, 51, 93]	A	In compliance with Wisconsin State Implementation Plan, 2005

Guidance: http://www.hud.gov/offices/cpd/environment/review/cleanair.cfm

Farmland Protection Policy Act [7 CFR Part 658]	A	USDA

Guidance: http://www.hud.gov/offices/cpd/environment/review/farmlands.cfm

Environmental Justice [Executive Order 12898]	A	In compliance with Consolidated Plan and Fair Housing

Guidance: http://www.hud.gov/offices/cpd/environment/review/justice.cfm

Noise Abatement and Control [24 CFR Part 51, Subpart B]	A	2005 Traffic Counts & Railroad Study, see attached DNL Calculator

Guidance: http://www.hud.gov/offices/cpd/environment/review/noise.cfm

Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5	**Status A/B**	**Compliance Documentation**
Explosive and Flammable Operations [24 CFR Part 51, Subpart C]	A	List of Above Ground Tanks and acceptable distance, 2007

Guidance: http://www.hud.gov/offices/cpd/environment/review/explosive.cfm

Toxic Chemicals and Radioactive Materials [24CFR Part 58, § 5(i)(2)]	A	Racine Fire Dept.

Guidance: http://www.hud.gov/offices/cpd/environment/review/hazardous.cfm

Airport Clear Zones and Accident Potential Zones [24 CFR Part 51, Subpart D]	A	Greater than 2500 feet from runway

Guidance: http://www.hud.gov/offices/cpd/environment/review/airport.cfm

DETERMINATION:

☒ This project converts to Exempt, per § 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license (Status "A" has been determined in the status column for all authorities). Funds may be drawn down for this (now) EXEMPT project; OR

☐ This project cannot convert to Exempt because one or more statutes/authorities require consultation or mitigation. Complete consultation/mitigation requirements, publish NOI/RROF and obtain Authority to Use Grant Funds (HUD 7015.16) per §§ 58.70 and 58.71 before drawing down funds; OR

☐ The unusual circumstances of this project may result in a significant environmental impact. This project requires preparation of an Environmental Assessment (EA). Prepare the EA according to 24 CFR Part 58 Subpart E.

PREPARER SIGNATURE:

____

DATE:

____

Properties with principal structures in a Special Flood Hazard Area.

Address	Street Name	Tax pacel #	Owner Name	City, State	Zip Code
216	Chicago Street	6786000	Kristine & Todd Brown	Racine, WI	53405
221	Chicago Street	6640000	Sharon Aukland	Racine, WI	53405
222	Chicago Street	6788000	Robert J. Steberl	Racine, WI	53405
226	Chicago Street	6789000	Deborah K. Boice	Racine, WI	53405
230	Chicago Street	6790000	LaDawn Petersen	Racine, WI	53405
238	Chicago Street	6792000	Racine Inc.Comm.Church	Racine, WI	53405
300	Chicago Street	6877000	JoAnne E. Lamb	Racine, WI	53405
308	Chicago Street	6879000	Janet Nelson	Racine, WI	53405
1759	Domanik Dr	8325000	Michelle S. Thompson	Racine, WI	53404
1769	Domanik Dr	8326000	Arturo & Alice Rosales	Racine, WI	53404
1773	Domanik Dr	8327000	Robert O. & Barbara A. Jarstad	Racine, WI	53404
1779	Domanik Dr	8328000	Robert O. & Barbara A. Jarstad	Racine, WI	53404
1785	Domanik Dr	8329000	Ellsworth W. Steinbach	Racine, WI	53404
1801	Domanik Dr	8330000	Dennis A. Johnson	Racine, WI	53404
1900	Ehlert Street	6302000	David L. & Geraldine L. Marry	Racine, WI	53405
1905	Ehlert Street	6542000	Robert & Rev. Ruben Salinas	Racine, WI	53405
1908	Ehlert Street	6303000	George H. Heg	Racine, WI	53405
1909	Ehlert Street	6541000	Rodney . & Shelley L. Johnson	Racine, WI	53405
1901	Glen St	6313000	Robin A. Henritzy	Racine, WI	53405
1903	Glen St	6312000	Robert C. Keenen	Racine, WI	53405
1905	Glen St	6311000	David & Geraldine L. Marry	Racine, WI	53405
1909	Glen St	6310000	Judith A. Petersen	Racine, WI	53405
1610	Liberty St	7512000	Theodore & Dale Siekert	Racine, WI	53404
1613	Liberty St	7064000	Robert F. Ingles	Racine, WI	53404
1619	Liberty St	7065000	John T. Schmidt	Racine, WI	53404
1620	Liberty St	7511000	Racine Mutual Housing	Racine, WI	53404
1623	Liberty St	7066000	Frederico E. Isabel ~~M.~~ Trevino	Racine, WI	53404
1624	Liberty St	7510000	David A. & Marie L. Schoen	Racine, WI	53404
1627	Liberty St	7067000	David A. & Marie L. Schoen	Racine, WI	53404
1629	Liberty St	7068000	1629 Liberty St. LLC	Racine, WI	53404
309	Luedtke Ave	6304000	LuLu Fleming	Racine, WI	53405
317	Luedtke Ave	6544000	Christine D. Steiner	Racine, WI	53405
323	Luedtke Ave	6543000	Barbara Beliakow	Racine, WI	53405
325	Luedtke Ave	6540000	Rodney & Shelley Johnson	Racine, WI	53405
329	Luedtke Ave	6539000	Richard W. Green	Racine, WI	53405
335	Luedtke Ave	6538000	Willie & Patricia Scott	Racine, WI	53405
401	Luedtke Ave	6537000	Preston M. Hill	Racine, WI	53405
405	Luedtke Ave	6536000	Ricardo & Jamie L. Guajardo	Racine, WI	53405
409	Luedtke Ave	6535000	Richard S. & Cindy L. Brzack	Racine, WI	53405
413	Luedtke Ave	6534000	Raymond M.& LeeNor Hannan	Racine, WI	53405
417	Luedtke Ave	6533000	Raymond Hannon, Sr.	Racine, WI	53405
425	Luedtke Ave	6532000	Patrick & Rebecca Lawrence	Racine, WI	53405
429	Luedtke Ave	6529000	John & Jeanette C. Benicek	Racine, WI	53405
433	Luedtke Ave	6530000	Dominic & Summer N. Bloor	Racine, WI	53405
2010	Luedtke Ct	7338000	Ricky Pazera	Racine, WI	53405
2020	Luedtke Ct	7334000	Robert & Shawna M. Fuller	Racine, WI	53405
2026	Luedtke Ct	7336000	Andrew Ennocenti	Racine, WI	53405
2	McKinley Ave	6606000		Racine, WI	53404
all	Oakes Rd			Racine, WI	

326	Park View	6453000	Ramon Martinez	Racine, WI	53404
334	Park View	6454000	City of Racine	Racine, WI	53404
400	Park View	6455000	Nicholas A. & Lucia M.Chaffee	Racine, WI	53404
403	Park View	6333000	Benito Cruz	Racine, WI	53404
404	Park View	6456000		Racine, WI	53404
407	Park View	6334000	Deutsche Bank National Trust	Racine, WI	53404
409	Park View	6335000	Delores Flores	Racine, WI	53404
410	Park View	6457000	Tuesday Land Trust	Racine, WI	53404
413	Park View	6336000	Ronak LLC	Racine, WI	53404
414	Park View	6458000	Oscar & Eusebia Anguiano	Racine, WI	53404
416	Park View	6459000	Oatisten & Geraldine Jones	Racine, WI	53404
419	Park View	6337000	Zerconia Land Trust	Racine, WI	53404
421	Park View	6338000	Richard Schoedel	Racine, WI	53404
424	Park View	6460000	David & Veronica Stewart	Racine, WI	53404
427	Park View	6339000	Armando G. & JoAnn Huerta	Racine, WI	53404
428	Park View	6461000	Luther J. Egerson	Racine, WI	53404
431	Park View	6340000	Raul Luis	Racine, WI	53404
432	Park View	6462000	Jeremy E. Chaffee	Racine, WI	53404
435	Park View	6341000	LeRoy M. Farley	Racine, WI	53404
436	Park View	6463000	Antonio & Virginia Guzman	Racine, WI	53404
439	Park View	6342000	Jose R. & San Juana H.Guzman	Racine, WI	53404
440	Park View	6464000	Samt. & Estelle Berryman	Racine, WI	53404
444	Park View	6465000	Jose L. Camarena	Racine, WI	53404
448	Park View	6474000	Kathleen R. Oakley	Racine, WI	53404
507	Park View	6343000	Reuben C. Jaramello	Racine, WI	53404
509	Park View	6344000	Rogelio Rios	Racine, WI	53404
512	Park View	6475000	Bessie E. Thurman	Racine, WI	53404
513	Park View	6345000	Cruz M. Jaramello	Racine, WI	53404
516	Park View	6476000	Frances S & Rosa G. Huerta	Racine, WI	53404
517	Park View	6346000	Michael Gregory	Racine, WI	53404
521	Park View	6347000	Elvin D. & Sheila M.Pizzaro	Racine, WI	53404
525	Park View	6348000	Michael & Kathleen Jensen	Racine, WI	53404
529	Park View	6349000	Dennis A. & Cheryl Zwaga	Racine, WI	53404
710	Rickeman Ct	7070000	City of Racine	Racine, WI	
2025	Rupert Blvd	7340000	Richard & Janet Vine	Racine, WI	53405
2101	Rupert Blvd	7341000	Hugo & Reina Hernandez	Racine, WI	53405
1901	Sixth St	7326000	Weatherseal of Wis.,Inc.	Racine, WI	53405
2003	Spring St	6414004	Lucy Valle	Racine, WI	53405
2107	Spring St	6657000	Juan & Christy Sandoval	Racine, WI	53405
2111	Spring St	6376000	Melissa j. Hoffman	Racine, WI	53405
2115	Spring St	6375002	Benito & Maria Estrada	Racine, WI	53405
2201	Spring St	6633000	Wayne E. & Carolyn A. Hulsey	Racine, WI	53405
2207	Spring St	6634000	Gerald T. Montgomery	Racine, WI	53405
2213	Spring St	6635000	Jamie M. & Robin Steensen	Racine, WI	53405
2217	Spring St	6636000	Lonnie & Ellen Gebhardt	Racine, WI	53405
2218	Spring St	7353002	Timothy & Patricia Albrecht	Racine, WI	53405
2222	Spring St	7353008	Timothy & Patricia Albrecht	Racine, WI	53405
2226	Spring St	7353024	Richard Pischke	Racine, WI	53405
2300	Spring St	7353025	Susan E. Kaufman	Racine, WI	53405
2306	Spring St	7353004	Debra Eppler	Racine, WI	53405
2307	Spring St	6792002	Jeanette Hoppe	Racine, WI	53405
2309	Spring St	6792003	Susan E. Phillips	Racine, WI	53405

2315	Spring St	6416000	Cecelia M. Jacoby	Racine, WI	53405
2514	Spring St	7353033	James R. & Kim Marcotte	Racine, WI	53405
2600	Spring St	7347003	City of Racine	Racine, WI	53405
207	Wickham Blvd	6411000	Michael Vicki Waschbisch	Racine, WI	53405
211	Wickham Blvd	6410000	Kyle A. Klein	Racine, WI	53405
215	Wickham Blvd	6409000	Daniel G. Johnson	Racine, WI	53405
431	Wickham Blvd	6939000	Jennifer L. Grohs	Racine, WI	53405

revised 2/23/12

2011 Explosive Hazards

Based on May 11, 2011 list from Wisconsin Department of Commerce and the assessment tool.

Assessment tool: http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/environment/asdcalculator

Address	Contents	Size (gallons)	ASDPPU (People)	ASDBPU (Building)
2504 Douglas Ave	Waste/Used Motor Oil	280	162.74	27.91
1704 20th Street	Fuel Oil	10000	721.77	145.78
1704 20th Street	Diesel Fuel	2000	369.16	69.27
411 7th Street	Diesel Fuel	3590	471.03	90.79
1300 College Avenue	Diesel Fuel	480	203.71	35.81
2101 Douglas Avenue	Waste/Used Motor Oil	280	162.74	27.91
1717 Taylor Avenue	Diesel Fuel	600	223.55	39.7
1900 Kentucky Street	Waste/Used Motor Oil	560	217.22	38.46
500 W High Street	Fuel Oil	250	155.23	26.49
3077 Douglas Avenue	Waste/Used Motor Oil	620	226.63	40.31
3077 Douglas Avenue	Waste/Used Motor Oil	560	217.22	38.46
3077 Douglas Avenue	Waste/Used Motor Oil	250	155.23	26.49
3077 Douglas Avenue	Waste/Used Motor Oil	250	155.23	26.49
2401 Eaton Lane	Unleaded Gasoline	550	215.59	38.14
2401 Eaton Lane	Diesel Fuel	1000	276.57	50.28
4201 Durand Avenue	Waste/Used Motor Oil	280	162.74	27.91
1989 Oakes Road	Diesel Fuel	10000	721.77	145.78
1989 Oakes Road	Diesel Fuel	1000	276.57	50.28
1901 12th Street	Fuel Oil	8000	657.7	131.49
2101 S Wisconsin Avenue	Diesel Fuel	550	215.59	38.14
2101 S Wisconsin Avenue	Unleaded Gasoline	550	215.59	38.14
2101 S Wisconsin Avenue	Fuel Oil	3400	460.48	88.53
2101 S Wisconsin Avenue	Fuel Oil	3400	460.48	88.53
4600 21st Street	Diesel Fuel	2425	400.01	75.73
6200 Northwestern Avenue	Unleaded Gasoline	550	215.59	38.14
6200 Northwestern Avenue	Diesel Fuel	550	215.59	38.14
100 Hubbard Street	Diesel Fuel	4000	492.74	95.44
101 Hubbard Street	Diesel Fuel	10000	721.77	145.78
102 Hubbard Street	Diesel Fuel	150	125.48	20.92
103 Hubbard Street	Diesel Fuel	150	125.48	20.92

104 Hubbard Street	Diesel Fuel	150	125.48	20.92
1501 Albert Street	Diesel Fuel	8000	657.7	131.49
1501 Albert Street	Diesel Fuel	350	178.59	30.95
1501 Albert Street	Diesel Fuel	350	178.59	30.95
3450 Mt. Pleasant Street	Diesel Fuel	300	167.48	28.82
2020 Oakes Road	Waste/Used Motor Oil	10000	721.77	145.78
2020 Oakes Road	Diesel Fuel	2000	369.16	69.27
2119 Rapids Drive	Fuel Oil	8000	657.7	131.49
1500 DeKoven Avenue	Diesel Fuel	250	155.23	26.49
1500 DeKoven Avenue	Unleaded Gasoline	500	207.2	36.5
1500 DeKoven Avenue	Diesel Fuel	1500	327.46	60.65
1500 Perry Avenue	Fuel Oil	1000	276.57	50.28
1525 Howe Street	Fuel Oil	5000	540.74	105.81
1525 Howe Street	Fuel Oil	5000	540.74	105.81
1525 Howe Street	Diesel Fuel	275	161.52	27.68
3026 Mt. Pleasant Street	Diesel Fuel	360	180.7	31.35
2605 S Memorial Drive	New Motor Oil	1000	276.57	50.28
2605 S Memorial Drive	Waste/Used Motor Oil	280	162.74	27.91
2000 Oakes Road	Diesel Fuel	500	207.2	36.5
2000 Oakes Road	Unleaded Gasoline	500	207.2	36.5
411 S 7th Street	Diesel Fuel	600	223.55	39.7
5812 21st Street	Diesel Fuel	300	167.48	28.82
1622 Oakes Road	Waste/Used Motor Oil	275	161.52	27.68
1969 Oakes Road	Waste/Used Motor Oil	280	162.74	27.91
1155 Oakes Road	Waste/Used Motor Oil	300	167.48	28.82
1989 Oakes Road	Waste/Used Motor Oil	300	167.48	28.82
1989 Oakes Road	Waste/Used Motor Oil	300	167.48	28.82
1525 Howe Street	Diesel Fuel	1225	300.97	55.23
730 S Wisconsin	Diesel Fuel	3500	466.08	89.73
4510 Lighthouse Drive	Unleaded Gasoline	550	215.59	38.14
830 S Marquette Drive	Waste/Used Motor Oil	250	155.23	26.49
830 S Marquette Drive	Waste/Used Motor Oil	250	155.23	26.49
6107 Washington Avenue	Waste/Used Motor Oil	250	155.23	26.49
3255 Phillips Avenue	Waste/Used Motor Oil	550	215.59	38.14

3255 Phillips Avenue	Diesel Fuel	1000	276.57	50.28
2230 Northwestern Avenue	Diesel Fuel	210	144.36	24.44
2118 Rapids Drive	Waste/Used Motor Oil	120	114.34	18.87
3701 Durand Avenue	Waste/Used Motor Oil	120	114.34	18.87

WISCONSIN HISTORICAL SOCIETY

Wisconsin National Register of Historic Places

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You searched for: Racine

Page 2 of 4 (39 Records Found)

Reference #	County	City/Village	Civil Township	Location	Historic Name	
82000700	Racine	Racine		1337 N. Erie St.	Jonas, Karel, House	View
80000176	Racine	Racine		218 6th St.	Kaiser's	View
94000999	Racine	Racine		1800 State St.	Lincoln School	View
77000044	Racine	Racine		245 Main St.	McClurg Building	View
11000788	Racine	Racine		Melvin Avenue gnerally bounded by Erie Street and North Main Street	Melvin Avenue Residential Historic District	View
80000177	Racine	Racine		72 7th St.	Memorial Hall	View
05000334	Racine	Racine		815 Eighth Street	Mitchell Lewis Building	View
79000104	Racine	Racine		2219 Washington Ave.	Murray, George, House	View
79000102	Racine	Racine		1339 Lincoln St.	No. 4 Engine House	View
94000155	Racine	Racine		Roughly bounded by Goold, Erie, English, Main, Yout and Chatham Sts. and Lakeview Community Center	Northside Historic District of Cream Brick Workers' Cottages	View

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Reference #	County	City/Village	Civil Township	Location	Historic Name	
87000491	Racine	Racine		Roughly bounded by Second St., Lake Ave., Fifth St., and Wisconsin Ave.	Old Main Street Historic District	View
76000076	Racine	Racine		600 21st St.	Racine College	View
80000179	Racine	Racine		730 Wisconsin Ave.	Racine County Courthouse	View
80000180	Racine	Racine		1402 Liberty St.	Racine Depot	View
84003778	Racine	Racine		601 Lake Ave.	Racine Elks Club, Lodge No. 252	View
75000077	Racine	Racine		Racine Harbor North Pier	Racine Harbor Lighthouse and Life Saving Station	View
81000056	Racine	Racine		701 S. Main St.	Racine Public Library	View
06000904	Racine	Racine		Roughly bounded by Victory, Republic and Cleveland avenues and West Boulevard	Racine Rubber Company Homes Historic District	View
82000701	Racine	Racine		415 6th St.	Rickeman Grocery Building	View
78000129	Racine	Racine		215 State St.	Shoop Building	View

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You searched for: Racine

Page 4 of 4 (39 Records Found)

Reference #	County	City/Village	Civil Township	Location	Historic Name	
77000147	Racine	Racine		Roughly bounded by Lake Michigan, DeKoven Ave., Villa and Eighth Sts.	Southside Historic District	View
79000105	Racine	Racine		614 S. Main St.	St. Luke's Episcopal Church, Chapel, Guildhall, and Rectory	View
79000106	Racine	Racine		1100 Erie St.	St. Patrick's Roman Catholic Church	View
04000713	Racine	Racine		134 South Main Street, 214 State Street	Thomas Driver and Sons Manufacturing Company	View
85000989	Racine	Racine		603 Main St.	US Post Office--Racine Main	View
83004318	Racine	Racine		924 Center St.	United Laymen Bible Student Tabernacle	View
82000702	Racine	Racine		1426-1430 Washington Ave.	Uptown Theater	View
94000649	Racine	Racine		1419--1429 W. Sixth St. and 253--255 N. Memorial Dr.	Wilmanor Apartments	View
82000703	Racine	Racine		314-320 6th St.	Young Men's Christian Association Building	View

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End of Records

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You searched for: Racine

Page 1 of 4 (39 Records Found)

Reference #	County	City/Village	Civil Township	Location	Historic Name	
80000174	Racine	Racine		610 Main St.	Badger Building	View
73000273	Racine	Racine		1135 S. Main St.	Cooley, Eli R., House	View
73000093	Racine	Racine		716 College Ave.	First Presbyterian Church	View
80000175	Racine	Racine		338-340 Main St.	Hall, Chauncey, Building	View
76000075	Racine	Racine		1235 S. Main St.	Hall, Chauncey, House	View
79000103	Racine	Racine		1221 N. Main St.	Hansen House	View
74000120	Racine	Racine		1319 S. Main St.	Hardy, Thomas P., House	View
88000263	Racine	Racine		Roughly bounded by Water St. and Fifth St., Main Seventh St., and Grand Ave.	Historic Sixth Street Business District	View
86000053	Racine	Racine		1601 State St.	Johnson, Peter, House	View
74002275	Racine	Racine		1525 Howe St.	Johnson, S.C., and Son Administration Building and Research Tower	View

Records 1 through 10 of 39

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Appendix U

Inspection Form
Housing Choice Voucher Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2014)

Public reporting burden for this collection of information is estimated to average 0. 25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of the name and address of both the family and the owner is mandatory. The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family participation.

Assurances of confidentiality are not provided under this collection. This collection of information is authorized under Section 8 of the U.S. Housing Act of I937 (42 U.S.C. 1437f). The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program.

PHA	Tenant ID Number	Date of Request (mm/dd/yyyy)	
Inspector	Date Last Inspection (mm/dd/yyyy)	Date of Inspection (mm/dd/yyyy)	
Neighborhood/Census Tract		Project Number	
☐ Initial	☐ Special		☐ Final
	Type of Inspection		
Address of Inspected Unit	City/County	State	Zip
Name of Family		Current Telephone of Family	

Housing Type (check as appropriate)

☐ Single Family Detached ☐ Duplex or Two Family Row ☐ House or Town House

B. Summary Decision on the Unit
(to be completed after the form has been filled In)

Housing Quality Standard Pass or Fail

☐ **1. Fail** If there are any checks under the column headed "Fail" the unit falls the minimum housing quality standards. Discuss with the owner the repairs noted that would be necessary to bring the unit up to the standard.

☐ **2. Inconclusive** If there are no checks under the column headed "Fail" and there are checks under the column headed "Inconclusive," obtain additional information necessary for a decision (question owner or tenant as indicated in the item instructions given in this checklist). Once additional information is obtained, change the rating for the item and record the date of verification at the far right of the form.

3. **Pass** If neither (1) nor (2) above is checked, the unit passes the minimum housing quality standards. Any additional conditions described in the right hand column of the form should serve to (a) establish the precondition of the unit, (b) indicate possible additional areas to negotiate with the owner, (c) aid in assessing the reasonableness of the rent of the unit, and (d) aid the tenant in deciding among possible units to be rented. The tenant is responsible for deciding whether he or she finds these conditions acceptable.

☐ **Unit Size:** Count the number of bedrooms for purposes of the FMR or Payment Standard. Record in the box provided.

☐ **Year Constructed:** Enter from Line 5 of the Request for Tenancy Approval form. Record in the box provided.

☐ **Number of Sleeping Rooms:** Count the number of rooms which could be used for sleeping, as identified on the checklist. Record in the box provided.

C. How to Fill Out This Checklist

Complete the checklist on the unit to be occupied (or currently occupied) by the tenant. Proceed through the inspection as follows:

Area	Checklist Category
room by room	1. Living Room
	2. Kitchen
	3. Bathroom
	4. All Other Rooms Used for Living
	5. All Secondary Rooms Not Used for Living
basement or utility room	6. Heating & Plumbing
outside	7. Building Exterior
overall	8. General Health & Safety

Each part of the checklist will be accompanied by an explanation of the item to be inspected.

Important: For each item numbered on the checklist, **check one box only** (e.g., check one box only for Item 1.4 "Security "in the Living Room.)

In the space to the right of the description of the item, if the decision on the item is: "Fail" write what repairs are necessary; if "Inconclusive" write in details.

Also, if "Pass" but there are some conditions present that need to be brought to the attention of the owner or the tenant, write these in the space to the right.

If it is an annual inspection, record to the right of the form any repairs made since the last inspection. If possible, record reason for repair (e.g., ordinary maintenance, tenant damage).

If it is a complaint inspection, fill out only those checklist items for which complaint is lodged. Determine, if possible, tenant or owner cause. Once the checklist has been completed, return to Part B (Summary Decision on the Unit).

1. Living Room

1.1 Living Room Present

Note: If the unit is an efficiency apartment, consider the living room present.

1.2 Electricity

In order to qualify, the outlets must be present and properly installed in the baseboard, wall or floor of the room. Do not count a single duplex receptacle as two outlets, i.e., there must be **two of these in the room, or one of these plus a permanently installed ceiling or wall light fixture.**

Both the outlets and/or the light must be working. Usually, a room will have sufficient lights or electrical appliances plugged into outlets to determine workability. Be sure light fixture does not fail just because the bulb is burned out.

Do not count any of the following items or fixtures as outlets/fixtures: Table or floor lamps (these are not permanent light fixtures); ceiling lamps plugged into socket; extension cords.

If the electric service to the unit has been temporarily turned off check "Inconclusive." Contact owner or manager after inspection to verify that electricity functions properly when service is turned on. Record this information on the checklist.

1.3 Electrical Hazards

Examples of what this means: broken wiring; non-insulated wiring; frayed wiring; improper types of wiring, connections or insulation; wires lying in or located near standing water or other unsafe places; light fixture hanging from electric wiring without other firm support or fixture; missing cover plates on switches or outlets; badly cracked outlets; exposed fuse box connections; overloaded circuits evidenced by frequently "blown"fuses (ask the tenant).

Check "Inconclusive"if you are uncertain about severity of the problem and seek expert advice.

1.4 Security

"Accessible to outside" means: doors open to the outside or to a common public hall; windows accessible from the outside (e.g. basement and first floor); windows or doors leading onto a fire escape, porch or other outside place that can be reached from the ground.

"Lockable" means: the window or door has a properly working lock, or is nailed shut, or the window is not designed to be opened. A storm window lock that is working properly is acceptable. Windows that are nailed shut are acceptable only if these windows are not needed for ventilation or as an alternate exit in case of fire.

1.5 Window Condition

Rate the windows in the room (including windows in doors).

"Severe deterioration" means that the window no longer has the capacity to keep out the wind and the rain or is a cutting hazard. Examples are: missing or broken-out panes; dangerously loose cracked panes; windows that will not close; windows that, when closed, do not form a reasonably tight seal.

If more than one window in the room is in this condition, give details in the space provided on the right of the form.

If there is only " moderate deterioration" of the windows the item should "Pass." "Moderate deterioration" means windows which are reasonably weather-tight, but show evidence of some aging, abuse, or lack of repair. Signs of deterioration are: minor crack in window pane; splintered sill; signs of some minor rotting in the window frame or the window itself; window panes loose because of missing window putty. Also for deteriorated and peeling paint see 1.9. If more than one window is in this condition, give details in the space provided on the right of the form.

1. Living Room

For each numbered item, check one box only.

Item No. Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
1.1 Living Room Present Is there a living room?					
1.2 Electricity Are there at least two working outlets or one working outlet and one working light fixture?					
1.3 Electrical Hazards Is the room free from electrical hazards?					
1.4 Security Are all windows and doors that are accessible from the outside lockable?					
1.5 Window Condition Is there at least one window, and are all windows free of signs of severe deterioration or missing or broken out panes?					
1.6 Ceiling Condition Is the ceiling sound and free from hazardous defects?					
1.7 Wall Condition Are the walls sound and free from hazardous defects?					
1.8 Floor Condition Is the floor sound and free from hazardous defects?					
1.9 Lead-Based Paint Are all painted surfaces free of deteriorated paint?					
If no, does deteriorated surfaces exceed two square feet and/or more than 10% of a component?				Not Applicable	

Additional Comments: (Give Item Number)

Comments continued on a separate page Yes ☐ No ☐

2. Kitchen

For each **numbered item**, check one box only.

Item No. Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
21 **Kitchen Area Present** Is there a kitchen?					
2.2 Electricity Are there at least one working outlet and one working, permanently installed light fixture?					
2.3 **Electrical Hazards** Is the kitchen free from electrical hazards?					
2.4 **Security** Are all windows and doors that are accessible from the outside lockable?					
25 **Window** Condition Are all windows free of signs of deterioration or missing or broken out panes?					
2.6 **Ceiling Condition** Is the ceiling sound and free from hazardous defects?					
27 Wall Condition Are the walls sound and free from hazardous defects?					
2.8 **Floor Condition** Is the floor sound and free from hazardous defects?					
2.9 **Lead-Based Paint** Are all painted surfaces free of deteriorated paint? If no, does deteriorated surfaces exceed two square feet and/or less than 10% of a component?				Not Applicable	
2.10 Stove **or Range with Oven** Is there a working oven, and a stove (or range) with top burners that work? If no oven and stove (or range) are present, is there a microwave oven and, if microwave is owner-supplied, do other tenants have microwaves instead of an oven and stove (or range)?					
211 **Refrigerator** Is there a refrigerator that works and maintains a temperature low enough so that food does not spoil over a reasonable period of time?					
2.12 **Sink** Is there a kitchen sink that works with hot and cold running water?					
2.13 Space for Storage, Preparation, and **Serving of Food** Is there space to store, prepare, and serve food?					

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

4. Other Rooms Used for Living and Halls

For each numbered item, check one box only.

4.1 Room Location

______ right/left/center: the room is situated to the right, left, or center of the unit.

______ front/rear/center: the room is situated to the back, front or center of the unit.

______ floor level: the floor level on which the room is located.

Room Code ☐

1 = Bedroom or Any Other Room Used for Sleeping (regardless of type of room)
2 = Dining Room or Dining Area
3 = Second Living Room, Family Room, Den, Playroom, TV Room
4 = Entrance Halls, Corridors, Halls, Staircases
5 = Additional Bathroom (also check presence of sink trap and clogged toilet)
6 = Other:

Item No.	Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
4.2	**Electricity/Illumination** If Room Code is a 1, are there at least two working outlets or one working outlet and one working, permanently installed light fixture?					
	If Room Code is not a 1, is there a means of illumination?					
4.3	**Electrical Hazards** Is the room free from electrical hazards?					
4.4	**Security** Are all windows and doors that are accessible from the outside lockable?					
45	**Window Condition** If Room Code is a 1, is there at least one window?					
	And, regardless of Room Code, are all windows free of signs of severe deterioration or m issing or broken-out panes?					
4.6	**Ceiling Condition** Is the ceiling sound and free from hazardous defects?					
47	**Wall Condition** Are the walls sound and free from hazardous defects?					
4.8	**Floor Condition** Is the floor sound and free from hazardous defects?					
4.9	**Lead-Based Paint** Are all painted surfaces free of deteriorated paint?					
	If no, does deteriorated surfaces exceed two square feet and/or more than 10% of a component?				Not Applicable	
4.10	**Smoke Detectors** Is there a working smoke detector on each level?					
	Do the smoke detectors meet the requirements of NFPA 74?					
	In units occupied by the hearing impaired, is there an alarm system connected to the smoke detector?					

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

4. Supplemental for Other Rooms Used for Living and Halls

For each numbered item, check one box only. **4.1 Room Location** **Room Code** ☐

____ right/left/center: the room is situated to the right, left, or center of the unit.
____ front/rear/center: the room is situated to the back, front or center of the unit.
____ floor level: the floor level on which the room is located.

1 = Bedroom or Any Other Room Used for Sleeping (regardless of type of room)
2 = Dining Room or Dining Area
3 = Second Living Room, Family Room, Den, Playroom, TV Room
4 = Entrance Halls, Corridors, Halls, Staircases
5 = Additional Bathroom (also check presence of sink trap and clogged toilet)
6 = Other:

Item No. Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
4.2 Electricity/Illumination If Room Code is a 1, are there at least two working outlets or one working outlet and one working, permanently installed light fixture?					
If Room Code is not a 1, is there a means of illumination?					
4.3 Electrical Hazards Is the room free from electrical hazards?					
4.4 Security Are all windows and doors that are accessible from the outside lockable?					
45 Window Condition If Room Code is a 1, is there at least one window?					
And, regardless of Room Code, are all windows free of signs of severe deterioration or m issing or broken-out panes?					
4.6 Ceiling Condition Is the ceiling sound and free from hazardous defects?					
47 Wall Condition Are the walls sound and free from hazardous defects?					
4.8 Floor Condition Is the floor sound and free from hazardous defects?					
4.9 Lead-Based Paint Are all painted surfaces free of deteriorated paint?					
If no, does deteriorated surfaces exceed two square feet and/or more than 10% of a component?				__ Not Applicable	
4.10 Smoke Detectors Is there a working smoke detector on each level?					
Do the smoke detectors meet the requirements of NFPA 74?					
In units occupied by the hearing impaired, is there an alarm system connected to the smoke detector?					

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

4. Supplemental for Other Rooms Used for Living and Halls

For each numbered item, check one box only. **4.1 Room Location** **Room Code** ☐

_____ right/left/center: the room is situated to the right, left, or center of the unit.
_____ front/rear/center: the room is situated to the back, front or center of the unit.
_____ floor level: the floor level on which the room is located.

1 = Bedroom or Any Other Room Used for Sleeping (regardless of type of room)
2 = Dining Room or Dining Area
3 = Second Living Room, Family Room, Den, Playroom, TV Room
4 = Entrance Halls, Corridors, Halls, Staircases
5 = Additional Bathroom (also check presence of sink trap and clogged toilet)
6 = Other:

Item No.	Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
4.2	**Electricity/Illumination** If Room Code is a 1, are there at least two working outlets or one working outlet and one working, permanently installed light fixture?					
	If Room Code is not a 1, is there a means of illumination?					
4.3	**Electrical Hazards** Is the room free from electrical hazards?					
4.4	**Security** Are all windows and doors that are accessible from the outside lockable?					
45	**Window Condition** If Room Code is a 1, is there at least one window?					
	And, regardless of Room Code, are all windows free of signs of severe deterioration or m issing or broken-out panes?					
4.6	**Ceiling Condition** Is the ceiling sound and free from hazardous defects?					
47	**Wall Condition** Are the walls sound and free from hazardous defects?					
4.8	**Floor Condition** Is the floor sound and free from hazardous defects?					
4.9	**Lead-Based Paint** Are all painted surfaces free of deteriorated paint?					
	If no, does deteriorated surfaces exceed two square feet and/or more than 10% of a component?				___ Not Applicable	
4.10	**Smoke Detectors** Is there a working smoke detector on each level?					
	Do the smoke detectors meet the requirements of NFPA 74?					
	In units occupied by the hearing impaired, is there an alarm system connected to the smoke detector?					

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

4. Supplemental for Other Rooms Used for Living and Halls

For each numbered Item, check one box only. **4.1 Room Location** **Room Code** ☐

_______ right/left/center: the room is situated to the right, left, or center of the unit.
_______ front/rear/center: the room is situated to the back, front or center of the unit.
_______ floor level: the floor level on which the room is located.

1 = Bedroom or Any Other Room Used for Sleeping (regardless of type of room)
2 = Dining Room or Dining Area
3 = Second Living Room, Family Room, Den, Playroom, TV Room
4 = Entrance Halls, Corridors, Halls, Staircases
5 = Additional Bathroom (also check presence of sink trap and clogged toilet)
6 = Other:

Item No.	Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
4.2	**Electricity/Illumination**					
	If Room Code is a 1, are there at least two working outlets or one working outlet and one working, permanently installed light fixture?					
	If Room Code is not a 1, is there a means of illumination?					
4.3	**Electrical Hazards** Is the room free from electrical hazards?					
4.4	**Security** Are all windows and doors that are accessible from the outside lockable?					
45	**Window Condition**					
	If Room Code is a 1, is there at least one window?					
	And, regardless of Room Code, are all windows free of signs of severe deterioration or m issing or broken-out panes?					
4.6	Ceiling Condition Is the ceiling sound and free from hazardous defects?					
47	**Wall Condition** Are the walls sound and free from hazardous defects?					
4.8	**Floor Condition** Is the floor sound and free from hazardous defects? _					
4.9	**Lead-Based Paint**					
	Are all painted surfaces free of deteriorated paint?					
	If no, does deteriorated surfaces exceed two square feet and/or more than 10% of a component?				__ Not Applicable	
4.10	**Smoke Detectors**					
	Is there a working smoke detector on each level?					
	Do the smoke detectors meet the requirements of NFPA 74?					
	In units occupied by the hearing impaired, is there an alarm system connected to the smoke detector?					

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

5. All Secondary Rooms (Rooms not used for living) For each numbered item, check one box only.

Item No.	Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
5.1	**None** **Go to Part 6**					
5.2	**Security** Are all windows and doors that are accessible from the outside lockable?					
5.3	**Electrical Hazards** Are all these rooms free from electrical hazards?					
5.4	**Other Potentially Hazardous Features** Are all of these rooms free of any other potentially hazardous features? For each room with an "other potentially hazardous feature," explain the hazard and the means of control of interior access to the room.					

6.0 Building Exterior

Item No.	Description	Yes, Pass	No, Fail	Inconclusive	Details	Date of final approval
6.1	**Condition of Foundation** Is the foundation sound and free from hazards?					
6.2	**Condition of Stairs, Rails, and Porches** Are all the exterior stairs, rails, and porches sound and free from hazards?					
6.3	**Condition of Roof and Gutters** Are the roof, gutters, and downspouts sound and free from hazards?					
6.4	**Condition of Exterior Surfaces** Are exterior surfaces sound and free from hazards?					
6.5	**Condition of Chimney** Is the chimney sound and free from hazards?					
6.6	**Lead-Based Paint: Exterior Surfaces** Are all painted surfaces free of deteriorated paint? If no, does deteriorated surfaces exceed 20 sq. ft. of total exterior surface area?				Not Applicable	
6.7	**Manufactured Homes: Tie Downs** If the unit is a manufactured home, is it properly placed and tied down? If not a manufactured home, check "Not Applicable."				Not Applicable	

Additional Comments: (Give Item Number)(Use an additional page if necessary)

Comments continued on a separate page Yes ☐ No ☐

7. Heating and Plumbing

For each numbered item, check one box only.

Item No. Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
7.1 Adequacy of Heating Equipment Is the heating equipment capable of providing adequate heat (either directly or indirectly) to all rooms used for living?					
7.2 Safety of Heating Equipment Is the unit free from unvented fuel burning space heaters or any other types of unsafe heating conditions?					
7.3 Ventilation and Adequacy of Cooling Does the unit have adequate ventilation and cooling by means of openable windows or a working cooling system?					
7.4 Water Heater Is the water heater located, equipped, and installed in a safe manner?					
7.5 Water Supply Is the unit served by an approvable public or private sanitary water supply?					
7.6 Plumbing Is plumbing free from major leaks or corrosion that causes serious and persistent levels of rust or contamination of the drinking water?					
7.7 Sewer Connection Is plumbing connected to an approvable public or private disposal system, and is it free from sewer back-up?					

Additional Comments: (Give Item Number)

Comments continued on a separate page Yes ☐ No ☐

8. General Health and Safety

For each numbered item, check one box only.

Item No. / Description	Decision: Yes, Pass	Decision: No, Fail	Decision: Inconclusive	If Fail, what repairs are necessary? If Inconclusive, give details. If Pass with comments, give details.	If Fail or Inconclusive, date (mm/dd/yyyy) of final approval
8.1 Access to Unit Can the unit be entered without having to go through another unit?					
8.2 Exits Is there an acceptable fire exit from this building that is not blocked?					
8.3 Evidence of Infestation Is the unit free from rats or severe infestation by mice or vermin?					
8.4 Garbage and Debris Is the unit free from heavy accumulation of garbage or debris inside and outside?					
8.5 Refuse Disposal Are there adequate covered facilities for temporary storage and disposal of food wastes, and are they approvable by a local agency?					
8.6 Interior Stairs and Common Halls Are interior stairs and common halls free from hazards to the occupant because of loose, broken, or missing steps on stairways; absent or insecure railings; inadequate lighting: or other hazards?					
8.7 Other Interior Hazards Is the interior of the unit free from any other hazard not specifically identified previously?					
8.8 Elevators Where local practice requires, do all elevators have a current inspection certificate? If local practice does not require this, are they working and safe?				Not Applicable	
8.9 Interior Air Quality Is the unit free from abnormally high levels of air pollution from vehicular exhaust, sewer gas, fuel gas, dust, or other pollutants?					
8.10 Site and Neighborhood Conditions Are the site and immediate neighborhood free from conditions which would seriously and continuously endanger the health or safety of the residents?					
8.11 Lead-Based Paint: Owner Certification If the owner of the unit is required to correct any deteriorated paint or lead-based paint hazards at the property, has the Lead-Based Paint Owner's Certification been completed, and received by the PHA? If the owner was not required to correct any deteriorated paint or lead-based paint haz-				Not Applicable	

Additional Comments: (Give Item Number)

Comments continued on a separate page Yes ☐ No ☐

Homeowner(s):

Address:

Rehab work contracted to has been completed and the final Housing Quality Standards Inspection was completed today.

I acknowledge that the work is complete and my property meets/exceeds the HQS inspection. I understand that the warranty for the work done begins today and is in effect for a period of 1 year from today's date. I understand that if a problem or concern with the rehab work performed should arise, I should contact the contractor/company that performed the work.

Homeowner's Signature   Date

Homeowner's Signature   Date

Inspector's Signature   Date

The verbiage on this page was added to comply with HOME Final Inspections.

Appendix V

Department of City Development
730 Washington Avenue, Racine, Wisconsin 53403
Phone: (262) 636-9151 FAX: (262) 635-5347

MEMORANDUM

DATE:

TO: Landmarks Preservation Commission

FROM: Housing Technician

RE: (insert address)

The property located at the above address has been approved for a rehabilitation loan or grant from the City of Racine using federal funds. Please review the attached specifications and photographs and provide your comments.

Appendix W

City of Racine Dept of Housing
Room 102, 730 Washington Avenue
Racine, WI 53403
Phone 262-636-9197, Fax 262-635-5347
Michaael.Lechner@cityofracine.org

Owner – Contractor Pre-Construction Meeting With Housing Technician

Homeowner(s):______________________ Meeting Date: ____________

Address:____

List any concerns & resolutions agreed upon:

1.____

2.____

3.____

4.____

5.____

☐ Check here if more concerns and resolutions are listed on back side of this page.

Signatures

____

Homeowner(s)

____

1. Contractor(s) 2. Contractor(s)

____

3. Contractor(s) 4. Contractor(s)

____

5. Contractor(s)

____

Housing Technician

Appendix X

Date prepared & submitted:			
Property Owner:			
Loan Amount Approved		**$**	**Notes**
	Loan Fee	$ -	
Contractors:		$ -	
		$ -	
		$ -	
		$ -	
		$ -	
		$ -	
	LRA	$ -	
	Code Inspection	$ -	
	Contingency	$ -	
	Investor 25% match	$ -	
	Total Contract Price	$ -	
	HOME grant match	$ -	
	Mortgage	$ -	
Other:			
prepare docs			
(verbal update of LRT & Ins.; HOME promissory note)			
schedule closing			

Appendix Y

LOAN FILE CHECK LIST

Section __ of mortgage file

Owner Name(s) ____________________ Phone ____________________

Date Property Address

CONTRACT DOCS & PAY REQUESTS **Date Complete**

- ☐ Contract signed by owner and contractors
  - ☐ Conflict Resolution ☐ Conflict of Interest ☐ Order to Proceed
- ☐ Contractors provided copies of **insurance and state licenses**

Contractor:
Contractor:
Contractor:
Contractor:
Contractor:
Contractor:

- ☐ Copies of Permits - needed at time of first pay draw (elec, plumb, hvac, roof, etc) Permit Date

Contractor:
Contractor:
Contractor:
Contractor:
Contractor:
Contractor:

- ☐ Lead Clearance results received
- ☐ Lead Reduction Costs determined
- ☐ Final HQS Inspection completed with owner and contractors

- ☐ Final HQS Inspections (verify final permit/code inspections are completed)

Contractor:
Contractor:
Contractor:
Contractor:
Contractor:
Contractor:

- ☐ Date 1 year warranty begins:

Contractor:
Contractor:
Contractor:
Contractor:
Contractor:
Contractor:

CONTRACT FOR HOUSING REHABILITATION WORK

CITY OF RACINE

Loan Number:

HOME Grant Number:

Contract Price: $

Owner(s):

Owner(s) Address:

Owner(s) Phone/Email:

Property Address:

THIS AGREEMENT, made this ___th day of ________, 2011 is made by and between _______________, herein called OWNER, whether singular or plural, and each Contractor listed below, separately and not in the aggregate, and for the amount specified for work to be performed at ___________________________, Racine, Wisconsin.

Contractor	Amount	Date to Be Complete By
	$	
	$	
	$	
	$	
Contract Price	$	
Loan Fee	$185.00	
Risk Assessment	$	
Building Inspection Fee	$	
Total	$	
Less Home Grant #	$	
Total	$	
Contingency	$	
MORTGAGE	$	

WITNESS: That for and in consideration of the payment and agreement herein specified to be made and performed by the Owner, each undersigned Contractor hereby agrees to commence and complete the work described herein and in the documents made a part hereof.

GENERAL CONDITIONS

1. Contract Documents. The Contract Documents that comprise this Contract consist of this Contract, as executed by the Owner and the Contractor, and the following additional documents, each of which has been attached to this Contract prior to its execution by the Owner and the Contractor, and each of which is hereby incorporated into this Contract by reference: (a) the Contractor's Bid and Proposal, signed and dated by the Contractor; (b) a lead-bearing paint hazard risk assessment, completed by a certified Risk Assessor, if the bid is over $5,000.00; (c) the Specifications, including any Plan Drawings; and (d) the Order to Proceed, for the rehabilitation work to be performed by the Contractor pursuant to this Contract. The Contractor shall perform the rehabilitation work provided for in this Contract in strict conformance with the Contract Documents.

2. Acceptance of Contractor's Bid and Proposal. The Contractor's Bid and Proposal for the rehabilitation work provided for in this Contract was submitted in writing. The Contractor's Bid and Proposal has been accepted by the Owner as of the date of this Contract, the said date being within 90 days from the date of Bid Opening. The Contractor states that he or she has secured his bid without the assistance of anyone connected with the work to be done on the property including the City of Racine, Department of Housing. The Contractor further states that he has not collaborated with any other Contractor to fix prices for the work to be done.

3. Scope of Work. The Contractor shall furnish all necessary materials, equipment, tools, labor and supervision necessary to perform, and shall perform, all of the rehabilitation work provided for in this Contract relating to the property described as the Property Address. The Contractor shall employ safe work practices and occupant protection and work site preparation methods as necessary.

4. Time of Performance. The Contractor may commence the rehabilitation work provided for in the Contract any time after receiving the Order to Proceed referred to in Sec. 6 of this Contract, and shall satisfactorily complete such work by the date listed as Completion Date on the Order to Proceed. In the event the work is not completed by such date, the City and/or Owner may enforce a penalty of $50.00 per day until completion. The Owner may terminate the agreement at any time after the Completion Date if the work is not finished. All rehabilitation work provided for in this Contract shall be done in a competent and workmanlike manner and to manufacturer specification or to applicable codes.

5. Inspection. During the performance of the rehabilitation work, the Contractor and the Owner shall permit the City of Racine, Wisconsin or its designee to inspect the rehabilitation work. The Contractor and Owner shall also permit the City's Building Inspection Department to examine the work as necessary to assure that the rehabilitation work being performed by the Contractor, (a) will bring the property being rehabilitated into compliance with the requirements of applicable local codes and ordinances; and (b) is being completed in accordance with the requirements of this contract. **Upon completion of the work, the contractor shall prepare the property for lead**

clearance testing in accordance with Wisconsin Administrative Code HFS 163 and the specifications. Owner shall cooperate with Contractor in preparing for clearance testing and shall allow the tests to be performed. Failure to comply on the contractor's part will result in withholding final payment. Failure to comply on the owner's part will result in calling the note due per signed promissory note.

6. <u>Issuance of Order to Proceed</u>. Any other provision of this Contract to the contrary notwithstanding, the Contractor shall not commence the rehabilitation work provided for in this Contract until the Owner has issued a written Order to Proceed to the Contractor. If the Contractor does not receive the written Order to Proceed from the City within 30 days from the date of signing this Contract, the Contractor, at his option, may withdraw said Bid and Proposal, in which event this Contract shall be considered terminated.

7. <u>Permits and Codes</u>. The Contractor shall, at his own expense, secure all necessary permits and licenses required in connection with the performance of the rehabilitation work provided for in this Contract, and shall perform all such work in full compliance with the requirements of applicable codes, ordinances and regulations of the City. **Proof of permit shall be submitted at the time of the first payment's request. Proof of the final inspection and passing lead clearance test shall be submitted with final payment request.** Before installing any work, the Contractor shall examine the Specifications, including the Plan Drawings, if any, for compliance with the applicable codes, ordinances and regulations of the City of Racine, and shall immediately report any discrepancy to the City. Where the requirements of the Specifications, including the Plan Drawings, if any, fail to comply with applicable codes, ordinances or regulations, the City will adjust this Contract by Change Order to comply with such codes, ordinances or regulations, unless written waivers covering the difference have been granted by the appropriate agency or department of the City, and make appropriate adjustment in the Contract Price, by Agreement of the Parties.
   If the Contractor should fail to observe the foregoing provisions, and proceeds with the installation of any work not in compliance with the applicable codes, ordinances or regulations of the City, including any written waivers, notwithstanding the fact that such installation is in compliance with the Specifications, including the Plan Drawings, if any, the Contractor shall correct such work without cost to the Owner, but a Change Order will be issued by the Owner and approved by the City to cover only the excess cost that the Contract would have been entitled to receive if the change had been made before the Contractor commenced work on the items involved.

8. <u>Care of Work</u>. The Contractor shall keep the premises clean and orderly during the course of the rehabilitation work and shall be responsible for the proper care and protection of all materials delivered and work performed until completion and final acceptance of the work, and shall remove all debris on completion of the work. Materials and equipment that have been removed as part of the work shall belong to the Contractor.
   The Contractor shall execute and maintain his/her work so as to avoid injury or damage to any person or property. The Contractor shall comply with the requirements of the specifications relating to safety measures applicable in particular operations or kinds of work.

In carrying out his/her work, the Contractor shall at all times exercise all necessary precautions for the safety of employees appropriate to the nature of the work and the conditions under which the work is to be performed, and be in compliance with all applicable federal, state and local statutory and regulatory requirements including Wisconsin Labor Code and the U.S. Department of Transportation Omnibus Transportation Employee Testing Act.

9. <u>Laws, Regulations, and Permits</u>. The Contractor shall give all notices required by law and comply with all laws, ordinances, rules and regulations pertaining to the project. The Contractor shall also be liable for all violations of the law in connection with the project. If the Contractor performs any work knowing it to be contrary to such laws, ordinances, rules or regulations, the Contractor shall bear all costs arising therefrom.

10. <u>Liability and Insurance.</u> The Contractor shall not commence work under a contract until the contractor has obtained all insurance required under this paragraph and has filed certificates thereof with the Owner and the City, nor shall the Contractor allow a Subcontractor to commence work until all similar insurance required has been so obtained and filed with the Contractor. Unless otherwise specified in this Agreement, the Contractor shall, at its sole expense, maintain in effect at all times during the performance of the Work, insurance coverage with limits not less than those set forth below with insurers and under forms of policies set forth below.

(a) Worker's Compensation and Employers Liability Insurance. The Contractor shall cover or insure under the applicable Wisconsin labor laws relating to worker's compensation insurance, all of their employees in accordance with the law in the State of Wisconsin. The Contractor shall provide statutory coverage for work related injuries and employer's liability insurance with limits of $1,000,000 each accident, $1,000,000 disease policy limit, and $1,000,000 disease each employee.

(b) Commercial General Liability and Automobile Liability Insurance. The Contractor shall provide and maintain the following commercial general liability and automobile liability insurance:
Coverage - Coverage for commercial general liability and automobile liability insurance shall be at least as broad as the following:

1. Insurance Services Office (ISO) Commercial General Liability Coverage (Occurrence Form CG 0001)
2. Insurance Services Office (ISO) Business Auto Coverage (Form CA 0001), covering Symbol 1 (any vehicle)

Limits - The Contractor shall maintain limits no less than the following:

1. General Liability - One million dollars ($1,000,000) per occurrence ($2,000,000 general aggregate if applicable) for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to the project/location (with the ISO CG 2503, or ISO CG 2504, or insurer's equivalent endorsement provided to the City of Racine) or the general aggregate including product-completed operations aggregate limit shall be twice the required occurrence limit.

2. Automobile Liability - One million dollars ($1,000,000) for bodily injury and property damage per occurrence limit covering all vehicles to be used in relationship to the Agreement.
3. Umbrella Liability – Two Million dollars ($2,000,000) for bodily injury, personal injury and property damage per occurrence in excess of coverage carried for Employers' Liability, Commercial General Liability and Automobile Liability as described above.
4. Professional Liability - One million dollars ($1,000,000) per claim and annual aggregate.

Required Provisions - The general liability and automobile liability policies are to contain, or be endorsed to contain, the following provisions:

1. The City of Racine, its elected and appointed officials, officers, employees or authorized representatives or volunteers are to be given additional insured status (via ISO endorsement CG 2011, CG 2033, or insurer's equivalent for general liability coverage) as respects: liability arising out of activities performed by or on behalf of the Contractors; products and completed operations of the Contractor; premises occupied or used by the Contractor; and vehicles owned, leased, hired or borrowed by the Contractor. The coverage shall contain no special limitations on the scope of protection afforded to the City of Racine, its elected and appointed officials, officers, employees or authorized representatives or volunteers.
2. For any claims related to this project, the Contractor's insurance shall be primary insurance as respects the City of Racine, its elected and appointed officials, officers, employees or authorized representatives or volunteers. Any insurance, self-insurance, or other coverage maintained by the City of Racine, its elected officials, officers, employees, or authorized representatives or volunteers shall not contribute to it.
3. Any failure to comply with reporting or other provisions of the policies including breaches of warranties shall not affect coverage provided to the City of Racine, its elected and appointed officials, officers, employees or authorized representatives or volunteers.
4. The Contractor's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.
5. Each insurance policy required by this agreement shall state, or be endorsed to state, that coverage shall not be canceled by the insurance carrier or the Contractor, except after sixty ((60) days) (10 days for non-payment of premium) prior written notice by U.S. mail has been given to the City of Racine.
6. Such liability insurance shall indemnify the City of Racine against loss from liability imposed by law upon, or assumed under contract by, the Contractor for damages on account of such bodily injury (including death), property damage, personal injury, completed operations, and products liability.

The Contractor shall, upon demand of the City of Racine, deliver to the City of Racine such policy or policies of insurance and the receipts for payment of premiums thereon.

(c) Sub-Contractors. In the event that the Contractor employs other contractors (sub-contractors) as part of the work covered by this agreement, it shall be the Contractor's responsibility to require and confirm that each sub-contractor meets the minimum insurance requirements specified above.

Unless otherwise specified in this Agreement, the Contractor shall, at its sole expense, maintain in effect at all times during the performance of the Work, insurance coverage with limits not less than those set forth below with insurers and under forms of policies set forth below.

Deductibles and Self-Insured Retentions. Any deductible or self-insured retention must be declared to and approved by the City of Racine. At the option of the City of Racine, the insurer shall either reduce or eliminate such deductibles or self-insured retentions.

(d) Evidences of Insurance. Prior to execution of the agreement, the Contractor shall file with the City of Racine, a certificate of insurance (Acord Form 25-S or equivalent) signed by the insurer's representative evidencing the coverage required by this agreement. Such evidence shall include an additional insured endorsement signed by the insurer's representative. Such evidence shall also include confirmation that coverage includes or has been modified to include all Required Provisions 1-5 (above).

The Contractor shall, upon demand of the City of Racine, deliver to the City of Racine, copies of such policy or policies of insurance and the receipts for payment of premiums thereon, for review.

11. Contractor to Hold City Harmless/Indemnification. To the fullest extent allowable by law, Contractor hereby indemnifies and shall defend and hold harmless City of Racine, its elected and appointed officials, officers, employees, or authorized representatives or volunteers and each of them from and against any and all suits, actions, legal or administrative proceedings, claims, demands, damages, liabilities, interest, attorneys' fees, costs, and expenses of whatsoever kind or nature whether arising before, during, or after completion of the work hereunder and in any manner directly or indirectly caused, occasioned, or contributed to in whole or in part or claimed to be caused, occasioned, or contributed to in whole or in part, by reason of any act, omission, fault, or negligence, whether active or passive, of Contractor or of anyone acting under its direction or control or on its behalf in connection with or incident to the performance of this Agreement regardless if liability without fault is sought to be imposed on City of Racine. Contractor's aforesaid indemnity and hold harmless agreement shall not be applicable to any liability caused by the sole fault, sole negligence, or willful misconduct of the City of Racine, or City of Racine's representatives. This indemnity provision shall survive the termination or expiration of this Agreement.

In any and all claims against the City of Racine, or any of its elected officials, officers, employees, or authorized representatives or volunteers by an employee of the Contractor, any subcontractor, or anyone for whose acts any of them may be liable, the indemnification obligation under this paragraph shall not be limited in any way by any limitation on the amount or type of damages, compensation, or benefits payable by or for the Contractor or any subcontractor under Worker's Compensation Acts, Disability Benefit Acts, or other employee benefit acts.

No provision of this Indemnification clause shall give rise to any duties not otherwise provided for by this Agreement or by operation of law. No provision of this Indemnity clause shall be construed to negate, abridge, or otherwise reduce any other right or obligation of indemnity that would otherwise exist as to the City of Racine under this or any other contract. This clause is to be read in conjunction with all other indemnity provisions contained in this Agreement. Any conflict or ambiguity arising between any indemnity provisions in this Agreement shall be construed in favor of indemnified parties except when such interpretation would violate the laws of the state in which the job site is located.

Contractor shall reimburse City of Racine, or any of its elected officials, officers, employees, or authorized representatives or volunteers, for any and all legal expenses and costs incurred by each of them in connection therewith or in enforcing the indemnity herein provided. Contractor's obligation to indemnify shall not be restricted to insurance proceeds, if any, received by the City of Racine, or any of its elected officials, officers, employees, or authorized representatives or volunteers.

12. General Guaranty. The Contractor shall guarantee the rehabilitation work performed under this Contract for a period of one year from the date of occupancy all work required by this Contract, and shall remedy any defect due to faulty material or workmanship and pay for any damage to other work resulting there from which shall appear within the period of one year from the date of occupancy. In addition, the Contractor shall furnish the Owner with all manufacturers and suppliers written warranties covering materials and equipment furnished under this Contract. All warranties and material specifications shall be placed in the kitchen for the new owner. This general guaranty shall not limit other remedies under the law.

13. Changes in the Work. No changes, alterations, additions, deletions, or substitutions shall be made in the work or materials called for in the Specifications, including the Plan Drawings, if any, which are part of this Contract, except by written Change Order signed by the Owner, City, and the Contractor. All proposed Change Orders shall be reviewed and approved by the City of Racine, before such work is done.

14. Lead-bearing Paint. The Contractor agrees to abide by all Federal, State and municipal regulations and requirements regarding lead-bearing paint poison prevention and hazard reduction and agrees not to use lead-bearing paint in the performance of this Contract, including the performance of any subcontractor. "Lead-bearing paint" means paint or other surface coatings that contain lead equal to or exceeding .7 microgram per square centimeter or 0.06 percent by weight. As necessary, the Contractor agrees to employ work crews or subcontractor certified by the State of Wisconsin to perform lead-bearing paint hazard reduction work. Contractor shall provide copies of State of Wisconsin license cards for all workers and supervisors, and a copy of the company certificate before starting work. **Contractor(s) performing any work on a pre-1978 home shall upon completion, order and pay for any and all lead clearances required; property must pass lead clearance in accordance with HFS 163.**

15. Payments. Each Contractor will be paid in either one lump sum or partial payments. In either case, the Contractor will present to the City an Authorization Voucher listing the items completed and the amount due. The Contractor will then bring the signed voucher, a bill and a lien waiver for the items to be paid for, to the City for payment. Proof of permit shall be submitted at the time of the first

payments request. Proof of the final inspection shall be submitted with final payment request. A 10% retainage fee will be held on all partial payments which shall be paid out at the final draw to the Contractor. Progress inspections and a final inspection will be made by the City upon completion of activities the contract. **As necessary the Contractor shall cause a clearance test to be conducted following lead-bearing paint hazard reduction activities to determine that the activities are complete and that no soil-lead hazards or dust-lead hazards exist in the dwelling unit or worksite. The clearance test shall be conducted by a person certified by the State of Wisconsin as Lead Risk Assessor or Lead Hazard Investigator. A final payment shall not be made until a satisfactory clearance test in accordance with Wisconsin Administrative Code HFS 163 has been received by the Housing Department.**

16. <u>Lien Waivers</u>. Contractor agrees to defend, indemnify the Owner from any claims for unpaid work, labor, or materials with respect to the Contractor's performance. Payment shall be not be due until the Contractor has delivered to the Owner and City release of all liens arising out of the Contractor's performance or receipt in full covering all labor and materials for which a lien could be filed.

17. <u>Anti-Lobbying</u>. To the best of their knowledge and belief ensure that no federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.

18. <u>Other Federal Requirements</u>. Comply with other federal rules as applicable including: Section 3 of the HUD Act of 1968, Executive Orders 11625, 124432, and 12138 (Minority/Women business enterprises, Fair Housing Act, 24CFR 100); Age Discrimination Act – 1972, 24 CFR 146, Section 504 Rehabilitation Act of 1973, 24CFR 8; and Executive Order 11246 (Equal Employment Opportunity), 42 CFR 60.

19. <u>Termination</u>. In the event that the Contractor defaults with respect to any material provision herein, including timeliness of work, the Owner may terminate this agreement upon five (5) days written notice to the Contractor. Prior to such notice of termination, the Owner shall inform the Contractor of the nature of the default and shall give the Contractor five (5) days written notice to cure such default. In the event of termination hereunder, the City shall be obligated to pay the Contractor only the reasonable value of the work performed by the Contractor.

20. Sec. 18. <u>Deobligation of Account</u>. The Owner(s) authorizes the City to deobligate all money remaining in the loan account twelve (12) months from the contract date, and to apply all said remaining proceeds of the loan against the principal amount then outstanding.

CONTRACTORS:

Signature ______________________ Date ____________

Signature ______________________ Date ____________

Signature ______________________ Date ____________

Signature ______________________ Date ____________

Signature ______________________ **Date** ____________

OWNER(S):

Signature ______________________ Date ____________

Signature ______________________ Date ____________

WITNESS:

Signature ______________________ **Date** ____________

EQUAL HOUSING OPPORTUNITY

Order to Proceed

Loan Number:

Owners:

Property Address:

Contract Date:

Completion Date:

The undersigned Owners hereby order each Contractor listed to proceed with the work provided for in the above referenced agreement.

Contractors:

1.
2.
3.
4.

Signed this _________ day of _______________, 2011, Racine Wisconsin.

OWNER(S):

______________________________	______________
Signature	Date
______________________________	______________
Signature	Date

WITNESS:

______________________________	______________
Signature	Date

EQUAL HOUSING OPPORTUNITY

EQUAL HOUSING OPPORTUNITY

Conflict Resolution Policy

It is the intent of staff to assist the homeowner in every way with the loan and construction process. The following is in place to establish a policy and procedures for conflict resolution between the homeowner and their selected contractor and subcontractors, if any, to resolve disputed issues. At the time of the loan closing, the homeowner shall receive and sign a copy of the conflict resolution policy, acknowledging receipt and explanation of the policy.

- At the time of the award of the job, the contractor will be asked to review and sign a copy of the conflict resolution policy, acknowledging receipt and explanation of the policy.

- At closing, staff will advise homeowner that it is their responsibility to communicate with the contractor about any job related concerns and, in addition, to relay the concerns to city staff.

- At the first sign a of dispute with the contractor, the homeowner shall contact city staff about the issue and make staff aware of the concern or potential problem.

- If the concern is not resolved by the homeowner and the contractor, city staff will set up a mediation meeting with a certified mediator/dispute resolution counselor to discuss the problem and resolution with both parties. A determination will be made at that time as to what a reasonable resolution is and both parties will sign an agreement indicating what, if any, corrective action will be taken.

- In the event the homeowner and contractor cannot or will not come to terms, the homeowner can choose to terminate the contract and seek out another contractor from the approved list of contractors to finish the job. City staff will mediate remuneration for work that has been completed to that point and both parties will sign an agreement for payment and release of contract.

- Staff will assist homeowner with securing a new contractor to complete the job.

In the event that either party fails to make a good faith effort to resolve the conflict, in a time frame specified by said agreement, the following may occur. The homeowner may be subject to immediate repayment of the loan, which could result in foreclosure action. The contractor may be terminated from the job and subject to suspension from future city contracts.

In the event of a conflict that needs mediation, please contact: **Department of Housing • 636-9197 • City Hall, Room 102 • 730 Washington Avenue • Racine, WI 53403**

I have received a copy of this Conflict Resolution Policy and understand it. I agree to make a good faith effort to resolve any/all conflicts that may arise during the rehab/construction process.

Homeowner: ____________________ Contractor: ____________________

Homeowner: ____________________ Contractor: ____________________

Date: ____________________ Contractor: ____________________

Contractor: ____________________

Contractor: ____________________

City of Racine
Department of Housing – 730 Washington Avenue, Room 102
Racine, Wisconsin 53403
Phone (262) 636-9197
Fax (262) 635-5347

Conflict of Interest Disclosure

Family includes: Spouse, fiancée/fiancé, children and children-in-law, brothers and brothers-in-law, sisters and sisters-in-law, parents and parents-in-law, and/or anyone who receives more than 50% of their annual support from the person (e.g., adopted child, foster child).

1. ______________________________
   Are you or any family member an employee of the City of Racine? ___Yes ___No If yes, please indicate what department and position held.______________________
   ____

2. ______________________________
   Are you or any family member an elected or appointed official of the City or Racine? ___Yes ___No If yes, please indicate what position is held. ______________________
   ____

3. ______________________________
   Are you or any family member a member of any City of Racine board, committee, commission, or authority? ___Yes ____No If yes, please indicate positions held.______________________
   ____

4. ______________________________
   Are you or any family member a consultant, contractor, or agent with the City of Racine? ____Yes _____No If yes, please indicate position held. ______________________
   ____

The above information provided is true and correct.

______________________________ ____________________
Signature Date

______________________________ ____________________
Signature Date

If you answered yes, there may be a requirement to publish information regarding your transaction related to doing business with the City of Racine Housing Department as a legal notice in the Racine Journal Times. Please contact the Assistant Director of City Development with any questions regarding this requirement, 262.636.9477.

AGREEMENT TO PLACE LOAN PROCEEDS IN ESCROW ACCOUNT

APPLICANT CERTIFICATION OF RECEIPT OF FUNDS

Loan #:

Owners:

Property Address:

GRANTEE CERTIFICATION

I (we) certify that I (we) have received the rehabilitation loan amount of ($___,______.___), which amount has been placed in escrow in accordance with the Terms and Conditions of my application for the loan, and that I (we) have been advised of my obligations regarding the use of the funds.

OWNER(S):

______________________________ ______________

Signature Date

______________________________ ______________

Signature Date

WITNESS:

______________________________ ______________

Signature Date

EQUAL HOUSING OPPORTUNITY

Appendix BB

City of Racine

Department of Housing – 730 Washington Avenue, Room 102
Racine, Wisconsin 53403
Phone (262) 636-9197
Michael Lechner Direct Line (262) 636-9153
Fax (262) 635-5347, Email: Michael.Lechner@CityofRacine.org

Owner's Payment Authorization

Owner: Project Address:

Contractor(s):
(Checks should be made to match the name on the W9 on file with the City finance dept.)

The owner hereby certifies that he/she has inspected the work items listed below and finds such work to be in conformance with the contract and are completed in an acceptable manner of workmanship. I/we hereby authorize the City of Racine to prepare a check for the Contractor(s). The amount shall be for the sum listed under TOTAL, minus the 10% retainage. If it is the final draw for this Contractor, any previous retainage will be added to the TOTAL. **Receipts** for permits must be attached to first draw requests.

Advance for materials will be made under the following conditions:

- Materials supply quote from vendor must be attached
- Materials must be delivered to work site within 7 days
- Receipts for special orders must be delivered to Housing Dept. before checks will be issued
- Materials to be installed within 14 days of delivery

Contract Item	Description	Amount
		$
		$
		$
		$
	TOTAL	$

CONTRACTOR:

Signature Date

OWNER(S):

Signature Date

Signature Date

HOUSING DEPARTMENT:

Signature Date

This is/ is not (circle one) final draw for this Contractor.
FOR OFFICE USE ONLY

TOTAL	$
(+/-) 10% RETAINAGE	$
CHECK AMOUNT	$

PARTIAL WAIVER OF LIEN

TO ALL WHOM IT MAY CONCERN:

WHEREAS, the undersigned has been employed by ____________________ ____________________ to furnish labor and materials for housing rehabilitation work, under contract dated ______________, 20______, for the improvement of the premises described as ________________________________, Racine, Racine County, Wisconsin, of which __________________________________ owns.

NOW, THEREFORE, THIS _____day of___________, 20______, for and in consideration of the sum of ____ simultaneously herewith, the receipt whereof is hereby acknowledged by the undersigned, the undersigned does hereby waive and release any lien rights to, or claim of lien with respect to and on said above described premises, and the improvements thereon, and on the monies or other considerations due or to become due form the owner, on account of labor, services, material, fixtures, apparatus or machinery heretofore which may hereafter be furnished by the undersigned to or for the above described premises by virtue of said contract.

____

NAME OF SOLE OWNERSHIP, CORP. OR PARTNERSHIP

____

SIGNATURE

____

TITLE

EQUAL HOUSING OPPORTUNITY

FINAL WAIVER OF LIEN

TO ALL WHOM IT MAY CONCERN:

WHEREAS, the undersigned has been employed by ______________________________ to furnish labor and materials for housing rehabilitation work, under contract dated ______________, 20______, for the improvement of the premises described as ______________________________, Racine, Racine County, Wisconsin, of which __________________________ are the owners.

NOW, THEREFORE, THIS ____day of ________, 20_____, for and in consideration of the sum of ______________________________________ (________.___) simultaneously herewith, the receipt whereof is hereby acknowledged by the undersigned, the undersigned does hereby waive and release any lien rights to, or claim of lien with respect to and on said above described premises, and the improvements thereon, and on the monies or other considerations due or to become due form the owner, on account of labor, services, material, fixtures, apparatus or machinery heretofore which may hereafter be furnished by the undersigned to or for the above described premises by virtue of said contract.

____

NAME OF SOLE OWNERSHIP, CORP. OR PARTNERSHIP

____

SIGNATURE

____

TITLE

EQUAL HOUSING OPPORTUNITY

City of Racine
Department of Housing – 730 Washington Avenue, Room 102
Racine, Wisconsin 53403
Phone (262) 636-9197
William Bielefeldt Direct Line (262) 636-9112
Fax (262) 635-5347, Email: William.Bielefeldt@CityofRacine.org

Change Order

Changer Order #:

Loan #:

Owner(s):

Address:

Contractor:

Completion Date:

Changes:

Original Contract Amount	$
Previous Changes (+/-)	$
Sub Total	$
This Change Order (+/-)	$
New Total	$

Check One

- ☐ This change order will be funded by the contingency fund.
- ☐ This change order will be funded by the owner.
- ☐ Other.

CONTRACTOR:

Signature ______________________ Date ____________

OWNER(S):

Signature ______________________ Date ____________

Signature ______________________ Date ____________

HOUSING DEPARTMENT:

Signature ______________________ Date ____________

Appendix EE

City of Racine
Department of Housing
Lead Hazard Abatement Costs for Rehabilitation Projects

RACINE ON THE LAKE

Job Name
Address
Loan/Act. Number

Date of Risk Assessment

Lead Items/Site Prep	$	-
Windows, basement	$	-
Siding	$	-
tuckpointing	$	-
Porches	$	-
H.V.A.C.	$	-
Roofing	$	-
Ceilings & walls	$	-
Landscape	$	-
Electrical	$	-
Flooring	$	-
Mis. Material	$	-
Plumbing	$	-
TOTAL LEAD ITEMS	$	-
TOTAL REHAB COSTS	$	-
REHAB LESS LEAD & SITE PREP COSTS	$	-
NUMBER OF UNITS	$	-
REHAB COSTS PER UNIT	$	-
Abatement?		

Prepared by:
Date:

Appendix FF

State Bar of Wisconsin Form 29-2003

SATISFACTION OF MORTGAGE

Document Number

Document Name

The undersigned certifies that **City of Racine, Wisconsin a Municipal Corporation**

is the present owner of a Mortgage executed by ____________________

____

to **City of Racine, Wisconsin a Municipal Corporation**

____________________,

to secure payment of $__________. dated __________,
recorded on __________, in the Office of the Register of Deeds
for **Racine** County, Wisconsin, in (Reel) (Vol.) ______ of Records,
at (Images) (Pages) __________, as Document No.__________,
and further certifies that the undersigned has a right to satisfy the same, and hereby satisfies the above-described Mortgage on the following described real estate located in said county ("Property") (if more space is needed, please attach addendum):

Recording Area

Name and Return Address
City of Racine
Housing Department, Room 102
730 Washington Avenue
Racine, WI 53403

Tax Key No.: ____________________
Parcel Identification Number (PIN)

Dated ____________________.

City of Racine, Wisconsin a Municipal Corporation

____________________(SEAL) ____________________(SEAL)

* **By: Joseph Heck, Assistant Director of City Development** * ____________________

AUTHENTICATION

Signature(s) ____________________

____

authenticated on ____________________.

____

* ____________________

TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, ____________________
authorized by Wis. Stat. § 706.06)

THIS INSTRUMENT DRAFTED BY:
Stephanie Horne

____

ACKNOWLEDGMENT

STATE OF **WISCONSIN**)
) ss.
RACINE COUNTY)

Personally came before me on ____________________,
the above-named City of Racine, Wisconsin a Municipal Corporation By:**Joseph Heck, Assistant Director of City Development**
to me known to be the person(s) who executed the foregoing instrument and acknowledged the same.

____

* **Dora Garcia**
Notary Public, State of **WISCONSIN**
My commission (is permanent) (expires: **September 2, 2012**)

(Signatures may be authenticated or acknowledged. Both are not necessary.)

NOTE: THIS IS A STANDARD FORM. ANY MODIFICATION TO THIS FORM SHOULD BE CLEARLY IDENTIFIED.

NOTE: Only one mortgage may be described in this document.

*Type name below signatures.

RACINE ON THE LAKE

AUTHORIZATION FOR DIRECT PAYMENT OF REHAB LOAN

I authorize the City of Racine to instruct my financial institution to deduct my loan payment from my checking or savings account as noted below. If at any time I decide to change banks or discontinue this payment service, I will notify The City of Racine. I have enclosed a voided check from my checking account or the correct routing and account numbers from my savings account. I understand the payment will be deducted from my account on due dates as follows: 5th day of the month or next business day if the 5th falls on a weekend, or the 20th day of the month or next business day if the 20th falls on a weekend. If the 20th day of the month is chosen, the payment will need to start the month prior to the due date of the payment, for example if the payment is due on 1/1/11, then the payment will need to come out on 12/20/10, so the payment is not considered late.

Name ______________________________

Mailing Address ______________________________

City ____________________ State ______ ZIP ____________

Daytime phone Number: ____________ Email ____________________

<u>BANK INFORMATION</u>: **<u>Voided Check must be attached!</u> (Deposit slips NOT acceptable)**

If your voided check is from a credit union or you are using a savings account to enroll in the Direct Payment Program, please provide the Routing Number and Account Number as supplied by your financial institution:

Financial Institution and Address ______________________________

Routing Number ____________________ Account Number ____________

Deduct from Checking or Savings, please check one:

○ Checking

○ Savings

Signature ____________________ **Date:** ____________

<u>WE WILL NOTIFY YOU UPON RECEIPT OF THIS PAPERWORK. Please select your preferred method below. IF YOU DO NOT HEAR FROM US, WE HAVE NOT RECEIVED YOUR ENROLLMENT FORM – PLEASE CONTACT US!!</u>

○ U.S. Postal System

○ Email

○ Telephone

Return to: City of Racine – Loan Payments
730 Washington Avenue
Racine, WI 53403-1146

(262) 636-9546