



WHEDA

WHEDA Advantage Program Residential Loan Application Addendum

LOAN NUMBER: _____
 BORROWER NAME: _____
 CO-BORROWER NAME: _____
 BORROWER'S ADDRESS _____
 CITY: _____ ST: _____ ZIP: _____

Each applicant must complete this form in addition to the credit application form or personal financial statement provided by the creditor.

- State of Residency*
 Wisconsin
 Other If you are not a Wisconsin resident, do not complete the remainder of this Supplement. However, you must complete and sign the Residential Loan Application.
- Marital Status:*
 Married
 Legally Separated.
 Unmarried. The term "unmarried" includes single, divorced and widowed persons. If this box is checked, skip Section 3-5 of this form and proceed to Section 6.
- Type of Credit Requested:* Check one.
 Individual Credit. Individual application by an unmarried individual, or, a married applicant applying for individual credit. You must sign this Addendum and complete and sign the Residential Loan Application.
 Joint credit. Both applicants must sign this Addendum and complete and sign the Residential Loan Application.
- Notice to Married Applicants:** No provision of any marital property agreement, statutory individual property classification agreement ("opt-out" agreement) under Section 766.587 of the Wis. Statutes, unilateral statement under Section 766.59 of the Wis. Statutes, or court order under Section 766.70 of the Wis. Statutes adversely affects the interest of the creditor unless the creditor is furnished with a copy of the agreement, statement, or order or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.
- Notice to Nonapplicant Spouse** (married applicants only). If the credit applied for is subject to the Wisconsin Consumer Act and is individual credit, or joint credit with an applicant who is not your spouse, the creditor is required by Section 766.56(3)(b) of the Wisconsin Statutes to notify your spouse of the extension of credit.
- Applicant's Certification** (all applicants must complete). For the purpose of obtaining credit from the creditor, the undersigned represents that all the above statements are true and authorizes the creditor to verify them.

_____	_____
Borrower Signature	Date
_____	_____
Co-Borrower Signature	Date

Statement of Purpose

For a married applicant applying for individual credit

The credit being applied for, if granted, will be incurred in the interest of my marriage or family.

_____	_____
Borrower Signature	Date