

WISCONSIN APPLICATION NOTICE

Applicant:

Lender:

**Farmers & Merchants Bank & Trust
1644 Ludington Street
Marinette, WI 54143**

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

NOTICE TO MARRIED PERSON APPLICANTS. Borrower understands that no provision of any marital property agreement, unilateral statement under s. 766.59 Wis. Stats., or court decree under s. 766.70 Wis. Stats., adversely affects the interest of the Lender unless the Lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred.

BY SIGNING BELOW, BORROWER ACKNOWLEDGES THAT BORROWER HAS READ, RECEIVED AND UNDERSTANDS THIS WISCONSIN APPLICATION NOTICE. THIS NOTICE IS DATED _____.

APPLICANT:

X _____	_____	X _____	_____
Applicant	Date	Co-Applicant	Date