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**NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL**

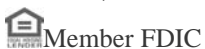
To Credit Applicant(s):

Under the Equal Credit Opportunity Act, you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address shown below. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

In your letter, give us the following information:

Name and address

5951 McKee Road, Suite 100  
Fitchburg, WI 53719  
Mail To: PO Box 259404  
Madison, WI 53725-9404



Phone: 608-441-6000  
Fax: 608-441-6001  
Toll Free: 877-OAK-BANK  
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