



Mortgage Application Checklist

Thank you for choosing Municipal Bank for your mortgage financing. We appreciate the trust you have shown in us and we are committed to giving you our very best service.

To assist us in getting your loan approved and closed in an efficient and timely manner, the following documents will be necessary once you decide to go forward with your loan.

- ___ Completed application (all borrowers must sign joint application)
- ___ Most recent 2 years of tax returns with **all schedules** if you are self-employed borrower(s) include Personal ___ Corporate ___ Partnership ___ S-Corp ___
- ___ Computer generated current pay stubs showing year-to-date earnings
- ___ W-2s for last two years
- ___ Proof of social security, disability, pension and/or retirement income (Award Letters recent 2 months statements or two years tax returns)
- ___ Proof of alimony and child support along with copy of divorce decree, if applicable (if using income to qualify or if you are paying)
- ___ Information on all real estate owned; include value, monthly payment, lien information, yearly taxes and homeowners' insurance. Include copies of lease agreements for all rental properties
- ___ 2 months bank statements including 401Ks and retirement accounts showing available funds for down payment, closing cost
- ___ Copy of Will and Executor, Guardian or Administrative papers
- ___ For a **New Purchase**, fully complete purchase contract signed by Owners of Records
- ___ Copy of photo ID

Other information not stated above may be required during the loan processing

? Questions on completing your application?

Call **815-935-8000** and ask to speak with a Mortgage Lender.



NMLS Information: Municipal Bank NMLS #422377

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