



## **ADDITIONAL INFORMATION FOR MORTGAGE LOAN APPLICATION**

Within 3 business days of completing your Real Estate Loan Application we will deliver, among other required disclosures, a Loan Estimate that details terms and conditions of the loan proposal including interest rate, estimated fees and costs, annual percentage rate, monthly payment, etc. However, the following documentation is also required in order to deliver the final Closing Disclosure, which confirms the information on the Loan Estimate within certain regulatory thresholds and also reflects a closing date for your loan.

- Pay Stubs for One month, i.e. 3 if paid biweekly, 5 if paid weekly.
- Last 2 years tax returns and W-2's.
- Last 3 months bank statements (\*immediately preceding the loan application date)
- Copy of Purchase agreement
- Last statement on 401-k, IRA's.
- Last statement on investments
- Name of Attorney for title opinions
- Name of Insurance Agent/Agency
- Landlord name, address, and phone number for last 2 years
- Copy of photo ID (if not already an existing customer)

### If Self-Employed:

Copies of your last 2 years personal and business federal income tax returns -- signed.  
Year-to-date profit and loss statement and balance sheet

### If you have been divorced:

Complete signed copy of all divorce decrees including any stipulations or modifications.  
Proof of receipt of child support payments for the last 12 months (only if you intend to use this income to qualify for your mortgage loan or if you are required to pay child support)

Thank you for the opportunity to be of service to you. We look forward to assisting you through the real estate mortgage loan process and helping you reach your goals. Please do not hesitate to contact us at either of our two locations via the contact information listed below.

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Readlyn Savings Bank  
141 Main Street. P.O. Box 40  
Readlyn, IA 50668-0040  
Tel. 319-279-3321  
Email: [info@readlynsavingsbank.com](mailto:info@readlynsavingsbank.com)  
Website: [www.readlynsavingsbank.com](http://www.readlynsavingsbank.com)

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American Savings Bank, a location of Readlyn Savings Bank  
312 South Main Street, P.O. Box 909  
Tripoli, IA 50676-0909  
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