

PARK BANK MORTGAGE LOAN APPLICATION CHECKLIST

If you are considering buying, building or refinancing your home with Park Bank, the following list of documents will facilitate the processing of your loan application. Submit an application in person, over the phone or online at www.parkbank.com.

INCOME INFORMATION:

- W-2 forms for the previous two years
- Most recent paystub(s) covering one month of employment (i.e. if paid weekly)
- Personal and business federal income tax returns for the last two years if you have 25% interest or more in a business (self-employed), earn significant dividend income or own rental property
- Employment offer or contract if newly employed without pay stubs
- Social Security awards letter
- Court documentation of child support and/or maintenance received

ASSETS AND LIABILITY INFORMATION:

- Checking and savings account statements for previous two months
- Investment/retirement statements for previous two months or previous quarter
- Documented repayment terms for any loan or credit owed that does not appear on a credit report

PROPERTY INFORMATION:

- Insurance agent contact information for any properties currently owned or to be purchased
- Accepted offer or condition report or amendments for the subject property of a purchase
- Accepted offer and executed closing disclosure for any property to be sold prior to purchase
- Condominium management contact information and full condominium documents
- Plans/specifications/contract and builder cost breakdown for construction loan requests
- Original lot purchase closing statement if building on pre-purchased land

