

To streamline your mortgage application process, please gather the following and submit/include at application:

- One month most recent pay stubs and W-2 forms from the past two most recent years
- If self-employed, 2 years income tax returns (all schedules), and a computer generated year to date profit and loss statement.
- If you wish for us to consider alimony or child support as income, it must continue 3 years from the date of loan application. Please provide divorce decree and evidence of 1 years previous receipt either through bank statements, tax returns, deposit slips or court records
- Verification of other sources of income (you wish considered to qualify)
- Account statements for the 2 most recent months of all checking, savings, money markets, CDs, IRAs, 401K(s), thrift saving plans, stocks, securities and retirement plans
- Value of all personal property (household furnishings, vehicles, etc.)
- List all monthly debts including name, address, account number, monthly payment, balance and months remaining to pay for each
- Precise amount paid yearly for real estate taxes and homeowner's insurance on property to be purchased or refinanced
- Current and previous address(s) (last 2 years). If renting during last 2 years, need Landlord's name, address, and phone number. If Verification of Rent can not be completed, please supply copies of cancelled rent check (back and front) for past 12 months
- Copy of signed sales agreement with all addendums, copy of existing deed and plat if available and any information provided by the realtor (purchase request)
- Copy of deed, plat if available, and original HUD settlement sheet (refinance request)
- Explanation of credit/delinquency issues, if applicable
- \$300.00 appraisal fee payable to Peoples State Bank
- Name, address and phone number of requested real estate closing attorney
- Construction Loans:
 1. Signed estimates from contractors involved in ALL aspects of construction (signed by contractor and owner)
 2. Specs and plans of dwelling, garage, etc.
 3. Disbursement schedule from general contractor
 4. Length of time for completion of home

Please bring to your appointment or mail the above documentation along with signed application to your loan officer or:

Tammy K. McCauley (tmccauley@peoplesbankpa.com)

Vice President-Mortgage and Consumer Lending

Peoples State Bank

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