

PEOPLES BANK OF ALTENBURG
1503 N HIGH STREET, P O BOX 550 8537 MAIN STREET, P O BOX 68
JACKSON, MO 63755 ALTENBURG, MO 63732
(573)243-6969 (573)824-5221

Thank you for considering **Peoples Bank** for your mortgage needs. We look forward to serving you. To speed up the processing of your Real Estate Loan Application, return all documents attached with a signature(s) and provide the following:

The Application:

Please complete the application in its entirety, providing name(s), addresses, account numbers and balances (if applicable), employer(s), assets (checking, savings, any accounts or items titled in your name with value) and liabilities (loans/debts including auto payments, mortgages, credit cards, etc).

Financial Statements:

- Two years personal income tax return (complete 1040) along with W-2's
- YTD pay stubs covering the **most recent 30 days**
- 3 months bank statements on all accounts listed under assets

If you are self-employed:

- Three years company complete tax returns
- YTD Financial Statements for the company (most recent quarter)
- P & L Balance Sheet

Additional Information:

Purchase transactions

- Sales contract with original signatures of buyer and seller & **legal description** of subject property.
- Realty agent's name and contact information
- Copy of cancelled check if earnest money was paid

Refinance transactions

- Current homeowners insurance policy
- Copy of existing title insurance policy (if available)
- Survey or copy of original Warranty Deed (if available)
- Current mortgage statement

Construction Loans

- Copy of legal description or copy of recorded Warranty Deed
- Set of plans/blueprints
- Cost Breakdown/Estimate
- Contract with builder

Please contact a mortgage lender should you have any questions regarding the application or to set up an appointment and discuss your application once all documentation has been gathered. By providing all the requested information, your application can be processed in a timely manner.

In accordance with the provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) and Subpart I of Federal Reserve Board Regulation H adopted hereunder, Peoples Bank of Altenburg is a registered Mortgage Loan Originating (MLO) financial institution. All loan officers who are authorized to originate mortgage loans are also registered. To find out more information about what this registration means and to inquire as to our financial institution information and information about our mortgage loan originators, please visit <http://www.nmlsconsumeraccess.org/>.

Borrower Certification and Authorization

Lender

Peoples Bank of Altenburg
8537 Main St
P.O. Box 68
Altenburg, MO 63732

Date: _____

Borrower

Applicant
Co-Applicant

_____, _____

Loan Number: _____

Certification

The undersigned certify the following:

"I" (Borrower) have applied for a mortgage loan from "Lender" (Peoples Bank of Altenburg). In applying for the loan, I completed a loan application containing information which may include the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

I fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, *United States Code*, Section 1014.

Authorization to Release Information

To Whom It May Concern:

I have applied for a mortgage loan from "Lender" (Peoples Bank of Altenburg). As part of the application process, Lender may verify information contained in my loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I authorize you to provide to Lender, and to any investor to whom Lender may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.

A copy of this authorization may be accepted as an original.

Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

This is notice to you as required by the *Right to Financial Privacy Act of 1978* that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Signatures

Borrower

Applicant

Date

Co-Applicant

Date