

PEOPLES BANK OF ALTENBURG
1503 N HIGH STREET, P O BOX 550
JACKSON, MO 63755
(573)243-6969

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/>.

Loan Origination Organization: Peoples Bank of Altenburg
NMLS ID: 541571
Loan Originators: Matt Puchbauer - NMLS ID: 617259
Dillon Versemann - NMLS ID: 1828985
Andrew Puchbauer - NMLS ID: 1828985

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