

GUARANTEED CLOSING IN 30 DAYS!

If we don't close your loan within 30 days we will give you \$500!

APPLICATION CHECKLIST *(What to bring to a mortgage application)*

APPLICATION FEE

- ___ \$445 (payable to North Shore Bank)
Credit card is an option for the application fee.

EMPLOYMENT HISTORY

- ___ Names and addresses of employers for the last 2 years
- ___ Social Security numbers
- ___ Paystub for most recent full month with year to date earnings
- ___ Past 2 years W-2 form(s)
- ___ Past 2 years of complete 1040 Federal Tax return
- ___ Past 2 years of partnership 1065 tax return (if applicable)
- ___ Past 2 years of corporation 1120 or 1120S Federal Tax forms (if applicable)

ASSETS AND LIABILITIES

- ___ Last 2 months statements for checking/savings, 401(k), money markets, etc.
- ___ Documentation for any recent large deposits in accounts
- ___ Most recent statement for current mortgages (if applicable)

SPECIAL SITUATIONS (if applicable)

- ___ Bankruptcy papers (petition, discharge and schedules, letter of explanation)
- ___ Divorce: Final judgment and marital settlement agreement
- ___ Judgment or lien on your assets
- ___ Child support history showing no arrearage
- ___ Letter of explanation regarding all late payments and recent inquiries

Single family owner occupied home purchases only, excludes construction, government and blanket loans. Normal underwriting standards apply. We guarantee to be prepared to close within 30 days with approved loans. Thirty days begins after receipt of Intent to Proceed paperwork. If closing does not occur within 30 days or purchase contract date, whichever is greater, applicant will receive a check 2-4 weeks after closing. For applications through 9/30/2016.