



# CHECKLIST FOR CONSUMER REAL ESTATE LOANS

## APPLICATION:

By visiting [www.glenwoodstate.bank/mortgages](http://www.glenwoodstate.bank/mortgages), you can download a PDF mortgage application or you can complete our easy online application! Be sure to fill out the application as completely as possible to avoid delays. If you wish to have a paper application, you may reach out to our mortgage team.

## INCOME:

1. Most recent 30-day pay stubs (two stubs for bi-monthly and three stubs for bi-weekly).
2. Most recent two years W-2's, K-1's, 1099's, social security awards letter, etc.
3. Self-employed – most recent two years Federal Tax Returns, all pages and schedules.
4. Business Owner – If own more than 25% of business, then most recent two years Business Federal Tax Returns, all pages and schedules.

## ASSETS:

Most recent two months bank statements for all checking, savings, IRAs, stocks, retirement plans, and investments listed on the application. **IMPORTANT NOTE:** Complete statements are required; all pages must be present, even if blank. Transaction histories and screenshots not accepted by underwriters.

## PROPERTIES CURRENTLY OWNED (provide for each property owned):

1. Mortgage statement, if applicable.
2. Declaration page from Homeowner's Insurance policy, if applicable.
3. Property tax statement.

## PURCHASING:

1. Purchase Agreement, all pages and addendums.
2. Copy of cancelled earnest money check and bank statement showing the check cleared.
3. Provide current contact information for rental verification.
4. Name of Agent/Office for Homeowner's insurance, once known.

## NEW CONSTRUCTION:

1. Sworn Construction Statement of firm costs, form provided by bank for completion.
2. Finalized plans and specifications.
3. Construction Contract, if applicable.
4. Purchase agreement for land, if not owned.

## MISCELLANEOUS:

Unexpired Driver's License for all parties.

**\*\*\* Please note that additional documentation may be required\*\*\***

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| <b>Jackie Holte</b><br><i>Market President</i><br>(NMLS ID: 554269)<br>Direct: (320) 763-0220<br><a href="mailto:jackie.holte@glenwoodstate.bank">jackie.holte@glenwoodstate.bank</a> | <b>Jerome Duevel</b><br><i>Vice President, Residential Lender</i><br>(NMLS ID: 709742)<br>Direct: (320) 634-1034<br><a href="mailto:jerome.duevel@glenwoodstate.bank">jerome.duevel@glenwoodstate.bank</a> | <b>Joanne Bliese</b><br><i>Sr. Vice President, Residential Lender</i> (NMLS ID: 490802)<br>Direct: (320) 763-0213<br><a href="mailto:joanne.bliese@glenwoodstate.bank">joanne.bliese@glenwoodstate.bank</a> | <b>Mike Mohr</b><br><i>Vice President, Residential Lender</i> (NMLS ID: 408365)<br>Direct: (320) 460-7136<br><a href="mailto:mike.mohr@glenwoodstate.bank">mike.mohr@glenwoodstate.bank</a> |
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