

## Information Needed

We encourage you to contact us at 1-800-322-8233 to meet with a Loan Originator. Due to recent regulatory changes regarding the timing and collection of application fees, the completion of the loan process may be delayed if you mail in your application or complete your application by phone or internet. The following information is needed after you receive your Loan Estimate and you indicate your intent to proceed by signing the Disclosure Receipt and Intent to Proceed form.

**If purchasing property, please provide the following:**

- Copy of the Purchase and Sales Agreement, signed by Seller and Buyer, including any addendums.
- Copy of the deposit check.
- Realtor's or private party's name and telephone number selling the property.
- Copy of the MLS listing if available

**Provide one primary source of identification and at least one secondary form of identification:**

- Primary Forms of Identification: Copy of Valid Driver's License (front and back), Valid Passport, Permanent Resident Card (Green Card), Firearms Permit, Police, Civil Service, MA ID Card (MA Residents Only), or Military ID
- Secondary Forms of Identification: Pay stub, Social Security Card, Birth Certificate or Marriage Certificate, EBT Card (MA Residents Only), Learner's Permit, Insurance Card, State Issued ID Card, Current Utility Bill, Student ID with Signature, Current Credit Card, or Employee ID with picture and signature.

**Required employment for the past two years:**

- Employer name, addresses and dates of employment.
- Most recent two years of W-2s, and most recent YTD pay stub.
- Most recent two years signed Federal Income Tax returns. If applicable, two years signed partnership or corporate tax returns.

**If divorced or separated:**

- Alimony, child support or maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan. If you would like for us to consider this source of income, please provide a copy of the divorce decree or separation agreement along with copies of cancelled checks or other means of verification for the most recent twelve months.
- If paying alimony and/or child support, please provide a copy of your divorce decree.

**Provide the following information to verify sufficient assets to close:**

- Most recent two months checking account statements, or updated passbooks including the bank's name, address and account numbers. Any recent transfers of funds require a copy of the document showing the source of funds.
- Most recent investment account statements or security, including the name and address of the broker/fund.
- Gift funds are allowed from various sources only and if repayment is not required. Provide the name, address of donor and if the funds are not in borrower's account at time of application, provide proof of transfer from donor to borrower.
- If you are selling your existing home, include a copy of the listing agreement, sales contract, Closing Disclosure or HUD Settlement Statement if property has already been sold.

**Provide the following information regarding your liabilities:**

- Name, address, account number, current balance, monthly payment amount and number of remaining payments.
- Copy of most recent mortgage statement if you have an existing mortgage, real estate tax bill, yearly homeowners insurance premium and copy of deed.

**Fees to be collected after you receive your Loan Estimate and you indicate your intent to proceed by signing the Disclosure Receipt and Intent to Proceed form:**

Credit Report Fee

Please contact the Retail Lending Team for the current appraisal fees.

**This document does not represent a commitment to lend. All fees subject to change. This document is being provided for informational purposes only. Upon receipt of a complete mortgage application, Country Bank will provide you a Loan Estimate of your actual fees.**