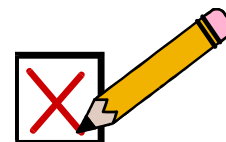


HOME BUYER'S CHECKLIST

City State Bank



Directions: 1) Complete the enclosed Home Loan Application as completely as possible (be sure to include all account numbers, names and addresses for all bank accounts and creditors). 2) Use the list below to determine what additional information and documentation you will need to bring to your loan application interview.

ALL LOAN APPLICATIONS

- Copy of your Purchase Contract signed by all buyers and sellers (unless you are applying for pre-approval or for refinancing).
- Original pay stub(s) covering the last 30 days, for all applicants (continue to save your pay stubs until you close your loan).
- W-2 forms for the last year, for each applicant (two years are required if you are applying for an FHA loan or 100% financing).
- Bank statements for the last two months, for all deposit accounts (continue to save your bank statements until you close your loan).
- 401(k), IRA, and investment account statements, if applicable (e.g. mutual fund accounts).
- Photocopy of driver's license.
- Email address _____
- Cell phone number _____

IF YOU ARE APPLYING FOR AN FHA LOAN

- Photocopy of social security card.

IF YOU ARE APPLYING FOR A VA LOAN

- VA Certificate of Eligibility.
- For DD-214 or, for in-service veterans, Statement of Service.
- Most recent Leave and Earnings Statement (in-service veterans only).
- Name and address of child care provider (if applicable).

IF YOU ARE SELF-EMPLOYED OR HAVE COMMISSION INCOME

- Copies of your last two years personal and business federal signed income tax returns.

IF YOU HAVE BEEN DIVORCED

- Complete signed copy of all divorce decrees, including any stipulations or modifications.
- Proof of receipt of child support payments for the last 24 months if you intend to use the income to qualify for your mortgage loan OR if you are required to pay child support.

CSBHOME BUYER'S CHECKLIST

CONTINUED ON REVERSE...

IF YOU HAVE DECLARED BANKRUPTCY IN THE LAST 7 YEARS

- Copy of Petition/Decree, Schedule of Creditors and copy of Discharge
- Please write a letter of explanation on why you filed for bankruptcy.

MISCELLANEOUS ITEMS

- If you have graduated from high school or college during the last two years, please enclose a copy of your diploma.
- If during the past two years you have a gap in your employment of 30 days or more, please include a letter explaining the gap in your employment.
- If you are selling you present home, provide us a copy of your signed HUD-1 Settlement Statement showing the amount of proceeds. If the sale of your home is not yet complete, please provide your "Realtor's Estimate of Proceeds."
- If you have rental property, we will need a copy of your current lease and copies of your last two years' signed federal income tax returns.
- If your employer is relocating you, please provide a copy of your company's relocation policy.

- Name, Address and Phone Number of your Homeowners Insurance Agency

- If a refinance, name of company loan is currently with, loan number, phone number of the Loan Company, and address of the loan company.

- Location of Abstract:

Do you want to escrow your taxes and insurance? (Loan must be 80% loan to value or less to choose not to escrow.)

_____Yes _____No

