

The Farmers State Bank and Trust Company

Mortgage Loan Information Request Form

(217) 479-4123

General Information:

- Completed Uniform Residential Loan Application
- Signed Certification and Authorization
- Completed and signed Appraisal Report Disclosure
- Signed Form 4506-T (Request for Transcript of Tax Return)

Income/Employment Information:

- Most recent pay stubs covering the last 30 days of employment with year-to-date earnings indicated
- IRS W-2 forms for all borrowers from the previous year
- Previous 2 year's tax returns with all schedules (if borrower is a seasonal employee, receives commissions and/or overtime)
- Information and documentation of other income sources to be considered for loan qualification such as rental income, part-time employment (W-2 required), pension, social security, etc.
- Self Employed Borrowers:
 - Two years signed personal tax returns with all schedules
 - Year-to-date profit and loss statement
 - Two years Corporate tax returns if borrower owns 25% or greater interest in the company
 - Two years Partnership tax returns if the borrower owns a 25% or greater interest in the partnership

Asset Information:

- Two months statements for all checking, savings, and all other deposit accounts
- Stock/bond mutual fund information – last statement
- 401K, IRA, or other retirement account information
- Addresses, tax and insurance information on any real estate owned and copies of rental property leases

___ Any additional statements or documents which verify the funds to be used to satisfy the down payment, closing cost and reserve requirements, such as gift letters with verification of donors ability to give the gift

___ Evidence of sale of previous home, if applicable

Property Information:

___ Copy of the fully executed purchase contract (purchase only)

___ Tax and insurance information on the subject property

Miscellaneous Information:

___ Divorce decree, child support agreement, or separate maintenance agreement, if alimony or child support is paid by the borrower or if it is income received by the borrower and is to be considered for repayment of the loan

___ Written credit explanation if the borrower is aware of any previous credit problems

___ Drivers license

___ Other:

The information on this request form addresses the most common types of documentation required during the application process of a residential real estate loan. Depending on the application's individual situation, additional information may be requested.