

CONSUMER LOAN APPLICATION CHECKLIST

Thank you for giving First Bank of the Lake the opportunity to meet your loan needs. Below is a list of items and information that we will need to begin the application process. This list is not all inclusive and we may need to contact you for additional information during the approval process. Your prompt submission of these documents will allow us to process your application promptly.

- ① All applicants must complete each section of the loan application. This includes the mailing address of employers and financial institutions. Account numbers are very helpful and allow us to verify assets and liabilities much quicker. **Please Note:** *Complete all documentation in the loan packet. Fill in your email address if you would like to receive email correspondence and please sign the disclosure. Please initial the privacy disclosure at the bottom of both pages.*
- ② If a purchase-money loan, a copy of sales/purchase contract is required.
- ③ If loan is to be secured by a motor vehicle, watercraft or RV, then, Vehicle Identification Number, Hull Identification Number or Serial Number is required.
- ④ Proof of insurance is required at the time of vehicle, watercraft or RV loan closing. Your insurance agent may fax this to us at the number shown below.
- ⑤ Copy of the title for the vehicle, watercraft or RV being financed.
- ⑥ Copy of valid driver's license of all applicants. Please note this information is for verification of identity only. First Bank of the Lake will record and retain identifying information as required and allowed by law.
- ⑦ Signed copies of the previous 2 years tax returns, including all schedules and W-2s.
- ⑧ If any applicant is self-employed, we will also need the following:
 - **Completed and signed Business Tax returns for the past two years**
 - **Current year-to-date Business Balance sheets and Profit and Loss statement.**
- ⑨ If any applicant chooses to use alimony or child support as qualifying income, please provide verification of award.
- ⑩ If any applicant wishes to use other income such as Social Security, SSI, pensions, annuities, rental income etc. please provide award letters and/or current rental contracts.

If you have any questions during this process, please do not hesitate to contact us at 573.348.2265 or 1.888.828.0167. We are looking forward to serving you.

Linda Allen
Senior Vice President
NMLS# 710200
lallen@firstbanklake.com

Gwen Sullens
Vice President
NMLS# 554777
gsullens@firstbanklake.com

Fax Number:
573.348.0568