



YOUR LOAN TERMS IN PLAIN ENGLISH

YOUR LOAN TERMS*

Loan Amount: \$ _____

Interest Rate: _____ %
Locked / Not Locked

Number of Months: _____

Payments: \$ _____

Escrowing Taxes & Insurance: Y / N

Estimated Amount Due at Closing:

\$ _____

* These figures are our best-guess estimate as we start processing your loan. There are a number of factors including the appraised value of your house, interest rate fluctuations, and tax/insurance figures that could impact your loan terms. These loan terms are subject to change. All credit and loan products are subject to credit approval. Loan programs subject to qualification.

YOUR LOAN CLOSING**

Closing Date: _____

Closing Time: _____

Closing Location: _____

** This closing date is subject to change. Your loan will not be ready to close until final underwriting approval has been granted. Although every effort is made to accommodate your schedule, we cannot guarantee a particular closing date or time.



Plains
COMMERCE BANK

NMLS#
463950



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HELP US KEEP YOUR FILE MOVING CHECKLIST

These items are not required until you intend to proceed with financing.

Please return the items checked below by _____

LOAN DOCUMENTS

_____ All enclosed loan paperwork (sign where highlighted)

IDENTIFICATION

_____ Driver's License for all borrowers
_____ Social Security Card for all borrowers

INCOME

_____ 30 days most recent, consecutive pay stubs for all borrowers
_____ Last 2 years of tax returns (sign page 2 please)
_____ Last 2 years of corporate tax returns
_____ Most recent K1's for all corporations for which you
have ownership interest
_____ All W-2s for the last 2 years
_____ Current employment contract signed by employee and employer
_____ Most recent Social Security award letter
_____ Most recent retirement benefits letter

ASSETS

_____ 2 months most recent checking account statements
_____ 2 months most recent savings account statements
_____ Copy of the front and back of the canceled earnest money check
_____ 2 most recent 401(K) statements
_____ 2 most recent investment statements
_____ Written terms under which funds can be withdrawn from
your retirement account
_____ Gift Funds Documentation (detailed instructions in
attached 'Asset Notes')

SUPPORTING DOCUMENTS

_____ Purchase agreement (please include all counter offers)
_____ Homeowners insurance agent's name and phone number
_____ Most recent monthly mortgage billing statement
_____ HUD-1 Settlement Statement, Mortgage and Note from when
you closed your last loan (can be found in the packet of papers
they gave you at closing)
_____ Bankruptcy discharge (one page)
_____ Bankruptcy schedules (lots of pages)
_____ Divorce decree

VA LOANS

_____ Copy of Form DD214 (must say Member 4, bottom right side)
_____ Award letter for VA disability or military retirement benefits

MULTIPLE PROPERTY OWNERS

_____ Mortgage statement for each mortgaged property
_____ If taxes and insurance are not paid through mortgage escrow account
_____ Homeowners Insurance "Declarations Page" for each property
_____ Property tax statement for each property
_____ Signed lease agreements for all rental units

MISCELLANEOUS

_____ _____
_____ _____
_____ _____
_____ _____
_____ _____

THAT SHOULD BE IT FOR ROUND ONE

Please keep in mind that our underwriter may ask for more things.



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