

We're Your Local Mortgage Experts

Buying • Building • Remodeling

Let us help you with your mortgage needs. We offer a wide variety of mortgage options:

- Competitive Rates
- New Construction - Single & Multi-Family
- Lot Loans
- VA & FHA
- First-Time Homebuyers
- Rural Development
- Commercial Real Estate
- Home Equity for Remodeling

Our lenders have decades of experience and are eager to assist you. Contact Joel Brunner, Ginny Tussing or Patrick Baumgard, today.

Bank locally. We're here for you!



WAVERLY & MONTROSE

PO Box 68 • 609 Pacific Ave
Waverly MN 55390
763-658-4417

145 Nelson Blvd
Montrose MN 55363
763-675-2265

All loans subject to approval. *No appraisal fee applies to first mortgage consumer term loans (including secondary market and portfolio loans) and construction loans. "No appraisal fee" offer limited to one appraisal per application. Offer good thru 10-31-2020. Joel Brunner NMLS# 784258, Ginny Tussing NMLS# 785781, Patrick Baumgard NMLS# 794600, Citizens State Bank NMLS# 781878

**LOW
Rates!**
No Appraisal
Fee*



Mortgage Application Checklist

In order to provide a quick response to your mortgage application, we recommend you bring the following items (if applicable) with you when you meet with us. Don't worry if you don't have all of the items available right away – we can meet with you and get the process started at your convenience. Contact us to schedule an appointment, ask a question or to start an application over the phone.

Property Information (purchase)

- ☐ Original purchase agreement on your new home - signed & dated (not necessary for pre-approvals)
- ☐ Purchase agreement on your existing home (if you are selling a home)
- ☐ Estimated net proceeds worksheet on existing home sale (if applicable)

Property Information (refinance)

- ☐ Address

Applicant(s) Information

- ☐ Social Security Number(s)
- ☐ Driver's license or photo ID(s)
- ☐ Current and previous addresses covering past two years (name and address of all landlords, if applicable)
- ☐ Bank/Investment/Retirement statements for all accounts for past two months
- ☐ Account statements for any mortgage/installment loans/credit cards that are being paid off by the mortgage proceeds

Income Information

- ☐ Employment history for past two years – name and address of employer(s)
- ☐ Paystubs covering the last 30 days
- ☐ W-2s (and 1099s if applicable) for last two years
- ☐ If self-employed or paid on commission:
 - Federal Tax Returns for last two years
 - 1040s • W-2s • 1099s • K-1s
 - Partnership Returns (if ownership interest 25% or greater)
 - S-Corporation Returns (if ownership interest 25% or greater)
 - US Corporation Returns (if ownership interest 25% or greater)

Other

- ☐ Social Security Award Letter
- ☐ Pension Income Information
- ☐ Homeowners Insurance Agent Information
- ☐ _____

Did you know?

We are a strong community bank with broad capabilities and lending expertise.

We offer products, services and technology like big banks, with the added friendly, hometown service you deserve. We listen to you, we ask questions to understand your needs and we work with you to find solutions to help you achieve greater financial success.

How may we help you reach your goals?



Waverly Office

609 Pacific Ave • Waverly, MN 55390

Mailing address

PO Box 68 • Waverly MN 55390
Main 763-658-4417 • Fax 763-658-4836



Montrose Office

145 Nelson Blvd • Montrose, MN 55363

Mailing Address

PO Box 68 • Waverly MN 55390
Main 763-675-BANK (2265) • Montrose Extension 247 • Fax 763-675-8148