



# 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.



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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\_\_\_ Written terms under which funds can be withdrawn from your retirement account  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

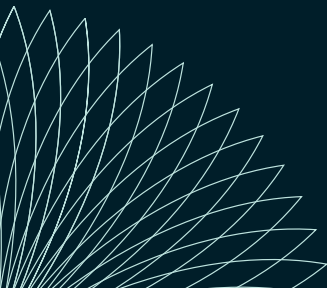
\_\_\_ Mortgage statement for each mortgaged property  
\_\_\_ If taxes and insurance are not paid through mortgage escrow account  
\_\_\_ Homeowners Insurance "Declarations Page" for each property  
\_\_\_ Property tax statement for each property  
\_\_\_ Signed lease agreements for all rental units

## MISCELLANEOUS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## THAT SHOULD BE IT FOR ROUND ONE

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



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