

## Mortgages Made Easy.

Whether you're purchasing your first home, or refinancing your third, you'll probably have questions. Let **Liberty National Bank** help simplify the loan process. They'll team with you and provide the tools and information necessary to make quick and smart home financing decisions.

## Our Customers receive:

- **Competitive Rates**  
Fixed and variable rates to meet anyone's needs.  
Low fee Structure
- **Quick and Local Loan Decisions**  
Apply online @ [www.LNBbank.com](http://www.LNBbank.com) for quick and local decisions.
- **Unparalleled Service**  
Friendly and knowledgeable lenders are always happy to walk you through the process, step by step.
- **Best in Class**  
Committed to being the best!
- **24/7 Information**  
Learn more about LNB on our website at:

[www.LNBbank.com](http://www.LNBbank.com)

*Expect the Best™*

## Loan Application

### Checklist

When you apply for home financing, you will be required to submit documentation to verify all the income and assets you state on your application. The documents needed are listed below:

- √ Paycheck stubs for last 30 days including YTD earnings
- √ W-2's for the past 2 years
- √ Bank statements for the past 2 months: include all accounts (i.e., checking, savings, money market, CDs, 401K, etc.)
- √ Residential addresses for past 2 years-with recent landlord name, address, and phone number.

#### If Applicable:

- Complete Divorce/Separation papers
- Child Support proof of receiving payments for the last 6-12 months
- Self-employed: last 2 years complete personal and business tax returns
- Veterans: Original Certificate of Eligibility and/or DD214 papers
- For a purchase transaction: a copy of the Sales contract
- For a refinance transaction: a copy of the deed.

Laura Michalak  
160 Coleman's Crossing Blvd.  
Marysville, OH 43040  
937-642-0467

FREE Pre-Qualification Worksheet  
Enclosed



FIND COMFORT IN A  
HOME LOAN WITH...

LIBERTY NATIONAL BANK

Laura Michalak  
160 Coleman's Crossing Blvd.  
Marysville, OH 43040  
937-642-0467  
937-642-9318 (fax)



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## LNB makes it easy!

**Get Pre-Qualified.** With Laura's assistance, take the first step in the home buying process.

**Discover Your Range.** Find out what you can afford, and if there are any obstacles you need to over-come.

**Pre-Apply.** When you're ready to begin the pre-qualification process, fill out the attached qualification sheet. This is not an application.

**Meet & Greet.** Upon pre-qualification, take it a step further and schedule an appointment for a pre-approval & complete application process.

*Call or stop in today to get started!*

*Welcome to Liberty National Bank. Let us help finance the home of your dreams.*

Laura Michalak  
160 Coleman's Crossing Blvd.  
Marysville, OH 43040  
937-642-0467

*Expect the Best™*

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Home Phone \_\_\_\_\_

Own Years \_\_\_\_  Rent Years \_\_\_\_

If less than 2 years at your current address please list previous:  
\_\_\_\_\_

Own Years \_\_\_\_  Rent Years \_\_\_\_

Employer \_\_\_\_\_

Position \_\_\_\_\_ Years on job \_\_\_\_\_

Income \_\_\_\_\_  Full-time  Part-time

If less than 2 years at your current employer, please list previous:  
\_\_\_\_\_

Employer \_\_\_\_\_

Position \_\_\_\_\_ Years on job \_\_\_\_\_

Income \_\_\_\_\_  Full-time  Part-time

Do you receive any alimony or child support?

Yes  No Monthly \$: \_\_\_\_\_

Have you filed Bankruptcy in the past 7 years?

Yes  No

When: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Home Phone \_\_\_\_\_

Own Years \_\_\_\_  Rent Years \_\_\_\_

If less than 2 years at your current address please list previous:  
\_\_\_\_\_

Own Years \_\_\_\_  Rent Years \_\_\_\_

Employer \_\_\_\_\_

Position \_\_\_\_\_ Years on job \_\_\_\_\_

Income \_\_\_\_\_  Full-time  Part-time

If less than 2 years at your current employer, please list previous:  
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Employer \_\_\_\_\_

Position \_\_\_\_\_ Years on job \_\_\_\_\_

Income \_\_\_\_\_  Full-time  Part-time

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Yes  No Monthly \$: \_\_\_\_\_

Have you filed Bankruptcy in the past 7 years?

Yes  No When: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth \_\_\_\_\_

Borrower's Signature/Date \_\_\_\_\_

Co-Borrower's Signature/Date \_\_\_\_\_

Note: The above signed authorizes Liberty National Bank to obtain a credit report for the express purpose of determining my eligibility for mortgage financing.