



Thank you for considering Lake Shore Savings Bank for your home’s financing!

We are dedicated to assisting you as you determine which of our loan products will best fit your needs. When you provide the following information and documents, you help us to meet our obligations as a responsible lender and to process your ***purchase mortgage*** application as efficiently as possible:

Personal Identification:

Drivers’ license or other state issued photo identification

Please note that social security number and date of birth is required from each applicant.

Information on the home you are purchasing:

Contract of Sale

Employment/Income Information:

The name, address, and phone number of your employer(s) for the past two years

Pay stubs showing wages received over the previous 30 days

W-2 tax forms for the previous two years

If you receive income from self-employment or from rental properties, please provide COMPLETE copies of federal income tax returns for the previous two years.

*If you want alimony, child support, or separate maintenance income considered for repaying this loan provide applicable agreements. **You need not reveal this income if you do not want it considered.***

Financial Information:

Award verification letter(s) for social security, pension, or other annuity payments you receive. If award letter(s) are not available, please provide 1099 form(s) for the previous year.

Two most recent monthly statements for your checking, savings, and/or any other bank accounts

Most recent statement for your retirement account(s) and any other investment account(s)

Location and mortgage information on any real estate you already own

If you are currently a home owner and are selling that residence, please provide a copy of the sales contract. If you currently rent, please provide the name and contact information for your landlord.

Credit Information:

The current balance and monthly payment amount you owe on each of your current loans and any other financial obligations including alimony, child support, or separate maintenance payments.

Additional Information based upon our discussion:

Please note that other documentation not listed above may be requested in certain circumstances. Please supply the latest documentation in all cases. We will likely request updated documents if the most recent pay stubs or account statements you provide are more than 30 days old.

Once you apply, we will issue you a Good Faith Estimate of your probable costs related to this loan request. Before you review the Estimate, no fees will be charged to you except to run a credit report.

