

With our competitive products and services to meet your every need, you can count on Lakeside Bank to help you achieve both your personal and business financial goals.

Our exceptional customer service, dedication and long term commitment separate us from the competition. That is why Lakeside Bank continues to be one of the top performing banks in Chicago year after year.

*Investing in  
your future is  
our commitment  
to you.*



**Lakeside Bank**

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

*Contact Us!*  
**312.435.5100**

**Board of Trade**

141 W. Jackson Blvd. • Chicago, IL 60604

**North Loop**

55 W. Wacker Dr. • Chicago, IL 60601

**South Loop**

1350 S. Michigan Ave. • Chicago, IL 60605

**Chinatown/Pilsen**

2200 S. Archer Ave. • Chicago, IL 60616

**UIC/Near West**

1055 W. Roosevelt Rd. • Chicago, IL 60608

**Lakeview/Lincoln Park**

2800 N. Ashland Ave. • Chicago, IL 60657



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# Home Loans



# Home Mortgages

At Lakeside Bank we offer a variety of mortgages to help meet the financial goals of our customers. Whether you're buying your first home, your retirement home or upgrading to your next size home, we understand the importance of finding the right mortgage loan for you. With a Lakeside Bank mortgage you can:

- ▲ Buy a home or investment property
  - Single-family home
  - Condominium
  - 2-4 unit building
  - Townhome
  - 2nd homes
- ▲ Refinance your existing mortgage
  - Lower your monthly payments
  - Shorten the term of your loan
- ▲ Refinance with cash back
- ▲ Consolidate your debt
- ▲ Reduce or eliminate Private Mortgage Insurance

## Fixed Rate Mortgages

For individuals who want the security of a set monthly payment over a period of time.

- ▲ Fixed rate for the entire term of loan
- ▲ Fixed payment for entire term of loan
- ▲ Flexible terms available

## Adjustable Rate Mortgages

- ▲ An initial fixed term option is a great alternative if you know you will not be in your home for a long time.
- ▲ Adjustments at specified times during the life of your loan mean you know exactly when to expect change, and exactly how much that change may be.

## Jumbo Mortgages

These mortgage loans are for dollar amounts over \$417,000.

- ▲ Fixed or adjustable rate options
- ▲ Purchase or refinance

## Super Jumbo Mortgages

Available for loan amounts from \$650,000 to \$4 million

## Rate Locks

Lakeside Bank offers standard 30, 45 and 60 day locks. Choose the rate price protection best suited for your situation.

## Other Programs

- ▲ Conventional fixed rates available
- ▲ Approved Illinois Housing Development Loans
- ▲ FHA HUD approved lender
- ▲ FNMA/FHLMC
- ▲ Conforming loan programs
- ▲ Super Jumbo Loans
- ▲ First-time Home Buyer Program
- ▲ Interest Only Loans

## Home Equity Line of Credit

- ▲ Adjustable rate indexed to Prime
- ▲ \$10,000 minimum line amount
- ▲ Convenient check access
- ▲ Application fee of \$250.00
- ▲ Low annual fee
- ▲ Interest may be tax deductible\*
- ▲ Funds can be used to:
  - Refinance an existing line of credit
  - Finance home improvements
  - Payoff high rate credit cards
  - Send your children to college
  - Buy a new car

\*Consult a Tax Advisor for interest deductibility.



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## Mortgage Verification Checklist

When you are ready to proceed with your loan, the following documents may be needed:

- ☐ Most recent W-2's and tax returns (2 years)
- ☐ Most recent pay stubs (last 2)
- ☐ Most recent bank statements (2 months)
- ☐ Documentation on stocks, bonds, certificate of deposit and other assets
- ☐ Driver's license, passport or state identification card
- ☐ Fully executed purchase contract
- ☐ Refinance only - copy of current mortgage statement and copy of insurance
- ☐ Divorce decree (if applicable)
- ☐ Purchase only – attorney and real estate agent's name and telephone number



**For more information**

visit the branch nearest you, call, or visit us at

**[www.lakesidebank.com](http://www.lakesidebank.com)**