

## 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

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

- ▲ 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 and exactly how much that change may be.

## Jumbo Mortgages

These mortgage loans are for dollar amounts over \$424,100

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

## Super Jumbo Mortgages

Available for loan amounts from \$650,000 to \$3,500,000 million

Toll-Free  
866-892-1LSB (1572)

Website  
**LakesideBank.com**

Mortgage Loans  
312-567-0501

Lakeside Link-Telephone Banking  
312-939-BANK (2265)

To report lost or stolen cards  
877-849-5533

**Board of Trade**  
141 W. Jackson Blvd.  
Chicago, IL 60604

**North Loop**  
55 W. Wacker Dr.  
Chicago, IL 60601

**Chinatown/Pilsen**  
2200 S. Archer Ave.  
Chicago, IL 60616

**South Loop**  
1350 S. Michigan Ave.  
Chicago, IL 60616

**Lakeview/Lincoln Park**  
2800 N. Ashland Ave.  
Chicago, IL 60657

**UIC/Near West**  
1055 W. Roosevelt Rd.  
Chicago, IL 60608

**Elmhurst**  
165 S. York St.  
Elmhurst, IL 60126

# Home Mortgages

The Right Mortgage  
For *Every* Home



## Lakeside Bank

It's about time.™

REVISED 5/17

MEMBER  
**FDIC**  
NMLS ID# 528825

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# Home Mortgages

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.**

- ▲ Buy a home or investment property:
  - Single-family home
  - Condominium
  - 2-4 unit building
  - 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

## 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 Homebuyer 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

## Mortgage Loan Document Checklist

The following items are typically needed to process your mortgage loans application. Providing these items in a timely manner will help us get your loan process and close quickly.

### Employment Information:

- Most recent paystub(s), covering one full month and showing YTD income
- Most recent two-year W-2
- Most recent two years personal federal tax return with all schedules
- Most recent two years business federal tax return with all schedules, if applicable
- Most recent two years K-1/1099, if applicable

### Assets (all pages, even blank, required for any assets being used to qualify):

- Most recent two-month bank statements
- Most recent 60 days brokerage account statement(s)
- Most recent 60 days 401k statement(s)
- Copy of condo association bill, if applicable

### Liabilities:

- Copy of current mortgage statements, if applicable
- HELOC note/agreement if subordinating an existing second lien

### Miscellaneous:

- Copy of valid photo ID, i.e. Driver's license, passport, permanent resident card
- Copy of property insurance declaration page, if applicable
- Copy of current property tax bill if applicable
- Copy of rental property lease agreements, if applicable