



Lakeside Bank

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

Website
LakesideBank.com

Mortgage Loans
312-789-3579

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

Elmhurst
165 S. York St.
Elmhurst, IL 60126

Home Mortgages



**You're going to fall
in LOVE with Lakeside!**

REVISED 2019



Lakeside Bank

It's about time.™



You're going to LOVE your Lakeside Banker!



Juanita Lazzerini
Lakeside Since 2002



Andy Karabetos
Lakeside Since 2013



Kay Wong
Lakeside Since 2016



Todd Probasco
Lakeside Since 2017



James Pomposelli
Lakeside Since 2018

Because it's personal.

Ready to buy your home? We're ready to be your **PERSONAL Lakeside Mortgage Banker**. Unlike online firms and many others, we're hands-on and always available. There will be no dealing with a computer screen or different people on the phone. One Lakeside professional will be dedicated to you and your mortgage from day one through closing!

At Lakeside, we understand getting a mortgage can be complicated and intimidating. Your personal Lakeside Mortgage Banker will explain every option so you can make better decisions...making the process easy and getting you the right mortgage—incredibly quickly.

Lakeside has all types of mortgages, including our own "portfolio products." These are unique and a huge help if you're buying a condo in a new building.

It's time to get your own personal Lakeside Mortgage Banker, because **PERSONAL is BETTER!**



Lakeside Bank

It's about time.™

Home Mortgages

- ▲ **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

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 larger amounts. See your Lakeside Banker for details.

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

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