

What to Bring to Your Mortgage Appointment at Hills Bank and Trust Company

- Copy of your Purchase Agreement
- Your two most recent pay stubs with year-to-date earnings. If you have had more than one job this year, provide your final pay stub from your previous employer.
- The two most recent years' W-2's
- Your two most recent bank statements, or if the cash to close your loan comes from another source, provide documentation
- Your residence history for the last two years
(we will need the name and address of the landlord/mortgage holder)
- Current homeowners' insurance provider and payment amount (if applicable)
- Current property taxes (if applicable)
- Loan and/or credit card information, including name, address, and account number of creditor
- Gift letter from relative(s)
- Construction contract, plans, and specs (construction loans only)
- Signed relocation agreement if your employer is paying for your move
- Divorce decree/stipulation if alimony, child support, or property settlement is involved.
Note: Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered for paying the loan.
- Certificate of resident alien status green card
- School transcripts if attended during the last two years
- Letter of explanation for adverse credit or an employment gap

Did You Know? Hills Bank® has a checking account just for homeowners.
Our Homeowners' Checking offers you many great benefits, including:

- No minimum balance if mortgage loan payment is automatically deducted from this account
- Unlimited check writing
- No annual fee Hills Bank debit card (subject to credit approval)
- Unlimited free Hills Bank and non-Hills Bank ATM transactions (a fee may be imposed by a non-Hills Bank ATM owner)
- Free Hills Bank OnlineSM and PowerPayTM
- And more!

Talk to your lender about opening this account or visit hillsbank.com for more information about the account just for homeowners – Homeowners' Checking.

**Hills Bank
and Trust Company**

Serving thousands of customer...one at a time.SM
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