



Make your DREAM HOME a reality

A Local Approach

At Oak Bank, we take pride in having strong roots in our local communities. Because you're working with a locally owned and managed bank, you can expect local loan servicing and quick decisions about your loan. At Oak Bank, we're more than your bankers, we're your neighbors.

Contact me today
to learn more!



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*You can't be the best,
if you're only the same!*

Home Lending Resources

- ✔ Sign up for Rate Watch
- ✔ Apply for a Home Loan
- ✔ Mortgage Calculators



Or visit: www.oak.bank

HOME BUYING TIMELINE

- 1 Get your No Fee Pre-Approval by submitting an online application at www.oak.bank or set up an appointment for a face-to-face consultation.
 - 2 Oak Bank issues a pre-approval letter once certain conditions are met.
 - 3 Find a home and submit the offer to purchase to Oak Bank.
 - 4 Oak Bank conducts your home loan processing.
 - 5 Oak Bank underwrites your home loan upon approval and issues you a loan commitment letter.
 - 6 Close on the purchase of your new home.
- MOVE IN!**

REQUIRED DOCUMENTS

The following documents are commonly required during the loan process. We urge you to begin collecting these documents now to ensure your loan is processed in a timely manner.

- ▶ Most recent copies of pay stubs for the last 30 consecutive days.
- ▶ Complete copy of personal tax returns and W-2 statements for the past two years.
- ▶ Complete copy of business federal tax returns for the past two years if either borrower is self-employed.
- ▶ Statement for the last 60 days from any deposit accounts such as checking, savings, brokerage accounts and any other accounts you wish to disclose.
- ▶ Statement from retirement accounts such as 401(k), IRA, etc. covering the last 60 days.
- ▶ Copy of the divorce decree or marital separation agreement if applicable.



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NMLS #434669

APPLY ONLINE VISIT
www.oak.bank

