

# The advantages of FVSB loans

There are several key differences between Fox Valley Savings Bank and most other mortgage lenders. We think these differences are meaningful and make us an excellent choice for anyone who is seeking home mortgage financing.

- When you get your loan at Fox Valley Savings Bank, you'll continue to call on us for your loan service needs after the loan is closed. Many lenders will make your loan, but require that you deal with a mortgage servicing center in some remote location when you have a question or need service. **Not so at Fox Valley Savings Bank!**
- We make every effort to keep the costs of obtaining a loan as low as possible. **No Points! No PMI with 10% Down** (Purchases – ARMs only) Be sure to compare costs connected with obtaining a mortgage in addition to comparing rates and service. It's very common for mortgage loan brokers to quote an attractive interest rate, and then charge a series of fees which make the loan a very expensive one. Please ask your Loan Officer to help you compare loan fees and terms if you would like a greater understanding of all the costs connected with obtaining a loan.
- Our Loan Officers are friendly, experienced professionals who want to help you obtain the financing you need as easily as possible. The **next page** provides a list of information you will need to provide a Loan Officer when making application by phone or in person.

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**Question: What do I need to take with me when I apply for a mortgage?**

Answer: If you have everything with you when you visit your FVSB lender, you'll save a good deal of time. You should have:

- 1) Social security numbers for both your and your spouse, if both of you are applying for the loan;
- 2) Copies of your checking and savings account statements for the past 6 months;
- 3) Evidence of any other assets like bonds or stocks;
- 4) A recent paycheck stub detailing your earnings;
- 5) A list of all credit card accounts and the approximate monthly amounts owed on each;
- 6) A list of account numbers and balances due on outstanding loans, such as car loans;
- 7) Copies of your last 2 years' W-2s; and
- 8) The name and address of someone who can verify your employment.