

Mortgages & Loans



borrow & save

At Rollstone Bank & Trust, you'll find financing that fits your needs – and your budget. From mortgages and home equity financing to auto loans, lines of credit and more, we're here with the right borrowing solution and all the guidance you need to help make it yours.

CONVENTIONAL MORTGAGES

Use a conventional mortgage to buy a home or refinance to get a better rate or take cash out. Choose from fixed rate, for a steady monthly payment, or variable, which may change periodically. We offer terms as long as 30 years, as well as jumbo mortgages.

FIRST TIME HOMEBUYERS

Dreaming of owning your first home? Rollstone Bank & Trust's First Time Homebuyers program can help make that dream come true. It features a fixed rate with no points and reduced fees. Plus, we'll stay with you every step of the way, from pre-qualification to closing.

PURCHASE-REHAB MORTGAGE LOANS

With a Purchase-Rehab Mortgage from RBT, you can use a portion of the funds for the purchase, with additional funds used to pay for things like renovations, repairs, improved accessibility, additions, or heating and/or septic systems.

The mortgage application checklist on the reverse side will ensure a smoother application process.

HOME EQUITY FLEX

Use your home's equity for home repairs, consolidating debt, tuition bills, or any of life's other unexpected expenses. With a Home Equity Flex from RBT, you get a loan and credit line in one, with one application and one closing.

AUTO LOANS

Let us help you with the financing you need to purchase a new or pre-owned car. We offer a variety of rates and terms to make repayment affordable.

EASY LINE OF CREDIT (ELOC)

ELOC is available to you as overdraft protection for your Rollstone Bank & Trust checking account. Or use it to write yourself a loan when a personal need arises.

SECURE LOANS

When you borrow money against your savings or CD, you continue to earn interest while you have use of your funds at lower lending rates. This is a great way to establish or rebuild your credit history.



Mortgages & Loans

MORTGAGE APPLICATION CHECKLIST

Enjoy a smoother application process by gathering your paperwork before you apply.

Here is a list of documents you and your co-borrowers may need to complete your mortgage application. Additional documents may also be needed later in the process.

All Loan Applicants

- Pay Stubs.** Most recent two pay stubs.
- W2 Forms.** For the most recent two tax years.
- Statements.** Most recent statement for Retirement/ Brokerage Accounts, Mutual Funds, Stocks, Bonds, IRA, 401K, etc. Most recent two months' statements for all Savings, Checking, and Money Market accounts.
- Passbook Accounts.** Copy of all passbook accounts including front information page.
- Identification.** Copy of valid picture ID, Driver's License, or Passport.

Self Employed Borrowers

- Personal Tax Information.** Personal Federal Income Tax Return including all schedules for the most recent two tax years.
- Business Tax Information.** Business Federal Income Tax Return including all schedules for the most recent two tax years.

Rental Income

- Tax Information.** Personal Federal Income Tax Return including all schedules for the most recent two tax years.
- Copy of Leases.**

Other

- For Purchase.** Copy of fully executed Purchase and Sale Agreement or copy of accepted offer form.
- For Refinance.** Copy of current mortgage statement and tax bill.
- For Other Income,** such as Social Security or Retirement, copy of award letter and proof of receipt.

Child Support and Alimony

- Divorce/Separation Documentation.** If obligated to pay child support or alimony, a signed copy of Divorce Decree/Separation Agreement.
- Child Support Documentation.** If you intend to use income to qualify, proof of receipt of child support or alimony.
- Other Documentation.** Complete signed copy of Divorce or Separation Agreement.



At Rollstone, we've been helping your neighbors find money-saving financing for years. Ready to see how we can do the same for you? Speak to one of our lending experts at 800.640.1166 or visit rollstonebank.com.

Rev 2.24