



Dear Consumer Loan Applicant:

By providing the information requested, you will help us to process your loan request quickly and efficiently.

Proof of Income for all Consumer Loans:

- **Wage Earners:** 2 current paystubs for each applicant and prior year's W-2
- **Social Security Recipients:** most recent benefit award letter and/or copy of current check or direct deposit statement
- **Pension Recipients:** prior year's 1099-R and copy of current check or direct deposit statement
- **Self-Employed:** signed federal tax returns (all schedules) for the most current 2 years; corporate / partnership returns may be requested if needed to properly analyze your financial situation.

For Equity Loans:

- Copy of the current property tax bill and deed or legal description
- Copy of your most recent mortgage statement
- Prior year's signed personal federal tax return (all schedules)

For Motor Vehicle Loans:

- **Sales contract**

At closing, the following items will also be required:

- **Proof of Insurance** – comprehensive coverage for the vehicle evidenced by a binder from your insurance company listing Putnam Bank, its successors and/or assigns, ATIMA, as Loss payee
- **Vendor's Single Interest Insurance** – this insurance may be obtained through the Bank for a one-time fee of \$20.00 which may be paid at closing or financed. You may also obtain VSI from an insurance agent of your choice.
- **Registration Fees** - If your new vehicle is not registered by the dealer, the \$35.00 fee must be paid at closing to list Putnam Bank as 1st lienholder.

We appreciate the opportunity to process your request and to answer any questions you may have. Thank you for considering Putnam Bank for your financial needs.

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