



ENNIS BRANCH P.O. Box 307 Ennis, MT 59729 406-682-4215	YELLOWSTONE BRANCH P.O. Box 1810 W. Yellowstone, MT 59758 406-646-4000	BOULDER BRANCH P.O. Box 207 Boulder, MT 59632 406-225-3351	BOZEMAN BRANCH 200 S. 23 rd Ave., Unit E5 Bozeman, MT 59718 406-602-4600	MONTANA CITY BRANCH 9 Bankers Lane Montana City, MT 59634 406-443-0497
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MORTGAGE LOAN DOCUMENT CHECKLIST

The following is a list of the documentation required to proceed with your real estate loan request. If the information submitted is incomplete the Bank will not be able to proceed. In addition, please note that while we have tried to provide a complete list, other items may be needed from time to time.

- Complete personal Federal tax returns and W-2's for the past two tax years.
- Current pay stubs reflecting the last 30-days showing YTD information.
- Most recent retirement income statement, if applicable (i.e. PERS, Social Security, Disability).
- Two months bank statements on all accounts (from all institutions other than our bank).
- Statements on all investments for the most recent two months.
- Buy/Sell Agreement or Closing Statement, executed by both sellers and buyers (if applicable).
- Proof of homeowner's insurance.
- Copy of full divorce decree if it creates income or generates a liability.
- Copy of driver's license.

SELF-EMPLOYED BORROWERS require the following items in addition to those listed above:

- Two years complete business Federal tax returns.
- If incorporated or a partnership with 25% or more ownership provide two years complete Federal tax returns.

CONSTRUCTION LOANS require additional documentation; please refer to the Construction Document Checklist.

THANK YOU FOR CHOOSING MADISON VALLEY BANK



SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments if any, as well as sending monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

SERVICING TRANSFER INFORMATION

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.



HOMEOWNERSHIP COUNSELING ORGANIZATION LISTING

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [consumerfinance.gov/mortgage help](http://consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at http://portal.hud.gov/hudportal/HUD?src=/ohc_nint

The following are the 10 closest Homeownership Counselors near you:

1. Rural Dynamics, Inc. dba CCCS of MT

2149 Durston Road, Suite 33 Bozeman, MT 59718-2805

Website: <http://www.ruraldynamics.org>

Phone: 406-761-8721

Email Address: slutter@ruraldynamics.org

Languages: English

Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

2. Human Resource Development Council of District IX, Inc.

32 S Tracy Ave Bozeman, MT 59715-4659

Website: Not available

Phone: 406-587-4486

Email Address: Not available

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

3. Rural Dynamics, Inc. dba CCCS of MT

2100 Harrison Avenue, Suite B Butte, MT 59701-6004

Website: <http://www.ruraldynamics.org>

Phone: 406-761-8721

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

4. National Affordable Housing Network

66 W. Park St. Suite 211 Butte, MT 59701-1726

Website: <http://www.nahn.com>

Phone: 406-782-8579

Email Address: nahnhousingcreditcounseling@gmail.com

Languages: English, French, Spanish

Services: Resolving/Preventing Mortgage Delinquency Workshop | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

5. Headwaters RC&D Area, Inc.

65 E Broadway St Fl 2 Butte, MT 59701-9305

Website: Not available

Phone: 406-782-7333

Email Address: Not available

Languages: English

Services: Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

6. Montana Board of Housing

PO Box 200528 Helena, MT 59620-0528

Website: Not available

Phone: 406-841-2851

Email Address: Not available

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Home Improvement and Rehabilitation Counseling | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

7. Montana Legal Services Association

616 Helena Ave, Suite 100 Helena, MT 59601-3654

Website: <http://www.mtlsa.org>

Phone: 800-666-6899

Email Address: ahall@mtlsa.org

Languages: Arabic, ASL, Cambodian, Cantonese, Chinese Mandarin, Creole, Czech, English, Farsi, French, German, Hindi, Hmong, Indonesian, Italian, Korean, Polish, Portuguese, Russian, Spanish, Swahili, Turkish, Ukrainian, Vietnamese, Other

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

8. Rocky Mountain Development Council

PO Box 1717 Helena, MT 59624-1717

Website: Not available

Phone: 406-447-1680

Email Address: Not available

Languages: English

Services: Financial Management/Budget Counseling | Pre-purchase Homebuyer Education Workshops

9. Rural Dynamics, Inc. dba CCCS of MT

1225 Birch Street Helena, MT 59601-0617

Website: <http://www.ruraldynamics.org>

Phone: 877-275-2227

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

10. Rural Dynamics, Inc. dba CCCS of MT

1620 Alderson Avenue, #27 Billings, MT 59102-4168

Website: <http://www.ruraldynamics.org>

Phone: 877-275-2227

Email Address: slutter@ruraldynamics.org

Languages: English

Services: Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling