

CONSUMER APPLICATION CHECKLIST

THE FOLLOWING DOCUMENTS MUST BE SUBMITTED WITH YOUR LOAN APPLICATION:

FINANCIAL DOCUMENTATION:

This information is needed for all **Personal Loan** Requests.

- Pay stubs for the past 30 days for each borrower, showing year-to-date information
- Copy of the past two years tax returns
- Award Letters or Legal Documents for any Social Security, disability, retirement, divorce, etc. that supplies income you will be using to qualify.
- If self-employed, we will need a cash flow summary filled out

FOR REAL ESTATE LOANS

This information is needed for all **real-estate** loan requests.

- Pay stubs for the past 30 days for each borrower, showing year-to-date information
- Copy of the past two years tax returns
- Award Letters or Legal Documents for any Social Security, disability, retirement, divorce, etc. that supplies income you will be using to qualify.
- Bank statements for the past two months
- If self employed, we will need the past 2 year's tax returns with all schedules and a current year-to-date P&L Statement and Balance Sheet.

FOR PURCHASE OF A HOME/LOT/ACREAGE:

In addition to the real-estate documentation.

- Signed and Dated Sales Contract
- Earnest Money Deposit Receipt

FOR REFINANCE OF A NEW/INVESTMENT PROPERTY/NEW CONSTRUCTION:

In addition to the real-estate documentation.

- Copy of your HUD-1 form (Closing Statement) from current lender
- Copy of Survey
- Copy of the declaration page from Hazard Insurance Policy
- Current Mortgage Statement (Payoff)
- Proposal and Plans (New Construction & Home Improvement Loans Only)