There will be certain information that you will need to submit so that we can evaluate your application request in a prompt and timely manner. The more thorough you are in providing the information we need upfront, the more quickly we’ll be able to process your request. Initially, you will need to provide copies of the following information, for all household members 18 years of age and older.

THE APPLICANT MUST PROVIDE COPIES OF:

☐ Last two years income tax returns (Federal and State income tax returns with all attached schedules) including W2’s for each year

☐ If employed, pay stubs covering last two months from all places of employment

☐ If other income (such as social security, public assistance, child support, retirement or disability benefits), most recent award letter or benefits statement (to request a benefit verification letter from the Social Security Administration, call 1-800-772-1213 between 7:00 AM and 7:00 PM on business days.

☐ Last two statements from checking and/or savings accounts

☐ Most recent mortgage statement indicating current payment amount and principal balance for each outstanding mortgage

☐ Evidence of homeowner’s insurance

☐ Copy of Power of Attorney, if applicable

☐ If self-employed, income tax returns for the business, including all schedules along with the Profit and Loss Statement and Balance Sheet (not less than 90 days old)

☐ Offer to Purchase and Contract (if the loan requested includes the purchase of real property)

☐ Other__________________________________________________________

While we intend for this list to be all-inclusive, you may be asked to provide additional information. Your loan specialist will notify you if any additional information is needed.