

What to Do, and What to Bring

1. Complete the loan application in full, sign and date.

2. What to bring with application:

- a. copies of last 2 pay stubs
- b. copies of last 2 years W-2 forms
- c. copies of last 2 months bank statements
- d. copy of driver's license for each applicant

3. If you are self-employed, please bring:

- a. complete copies of last 2 years Fed. tax returns
- b. partnership or corporate returns, if applicable
- c. current year to date financial statement for business,
which includes a balance sheet and profit & loss statement

4. Verification needed for other income:

- a. rental income - copies of rental agreements and last two
years Federal tax returns
- b. social security, pension and retirement income:
 - award letter
 - last 2 years, year end statement
 - copy of current check or if direct deposit,
need copy of bank statements
- c. child support or alimony, complete copy of divorce papers and
final decree (also need copies of last 6 months canceled checks)

5. Specials needs, if applicable:

- a. bankruptcy - if you have had a bankruptcy in last 10 years,
check with loan officer to see if bank will consider loan application
- b. if you have been divorced - need complete copies of divorce
paper and final decree
- c. if you are renting, need name and address of landlord