



"We can make a difference"

NMLS ID: 794487

MEMBER FDIC

REAL ESTATE LOAN APPLICATION CHECKLIST

Along with the completed loan application, we will need the following documents and all applicable information for *each person applying for the loan*.

- Tax Returns & W-2s for most current 2 years
- Pay Stubs for most current 3 months
- Original Sales Contract: If you are purchasing land with or without improvements
- Copy of Warranty Deed with legal description of property: If you already own property
- Verification of Other Income, including Rental Income with lease agreements
- Copies of bank statements and/or brokerage accounts for most current 3 months showing transactions
- Copy of current Hazard Insurance Policy and/or Flood Insurance Policy
- Copy of Property Tax Bill for current year
- Court-ordered Expenses: Copy of court order showing required payments of alimony, child support, or separate maintenance

If applying for a Construction Loan:

- Cost Estimate and /or Contract from Builder
- House Plans and Specs

Your cooperation and prompt reply in providing these items will help to expedite the loan application process!

