



Loan Application Instructions

In the process of obtaining a loan, there are required forms and documentation needed. All the necessary forms are enclosed and need to be filled out completely and accurately in order to expedite your loan. Return these forms with the documentation listed and/or requested by your loan agent.

- 2 current (within 30 days) pay stubs
- W-2's for prior 2 years
- 2 current consecutive Asset Account Statements (Checking/Savings, IRA, 401K, etc.)

Additional items needed:

Refinances Only:

1. Copy of current mortgage statement(s)
2. Name and address of Homeowner's Insurance Agent
3. Copy of all Credit Card accounts to be paid with loan

Self-Employed and/or Commissions:

1. Federal Tax Returns (1040's) for prior 2 years
2. Corporate and/or Partnership returns for prior 2 years

Rental Property Owners:

1. Lease Agreement(s)
2. Federal Tax Returns (1040's) for prior 2 years

Other Income:

1. Social Security/Pension Income
2. Alimony and/or Child Support
3. Note income
4. Disability

Documentation Needed:

1. Award Letter
2. Divorce Decree
3. Copy of Note
4. Award Letter/Disability Letter
5. Driver's License and Social Security card

We appreciate your confidence in our company and the opportunity you have given us to work with you. Our goal is to make the process as simple and easy as we can, but we want you to feel free to contact us with any questions you might have. Thank you.