

Important Note: Specific to a closed-end loan application, you may provide any or all of the verification documents described below early in the loan application process (e.g. at time of application); however, we do not require that any of this information be provided before we will issue a Loan Estimate to you as required.

Personal Information for Applicant and Co-Applicant:	
<input type="checkbox"/>	Full legal name, Social Security number, Date of Birth
<input type="checkbox"/>	Current address and previous, if less than two years
<input type="checkbox"/>	Current employer and previous, if less than two years, including main office phone number
<input type="checkbox"/>	Government issued photo ID (Driver's license, US passport or state-issued ID)
You may fall into one or more of the categories listed below. Please submit all documents that apply.	
If you are an EMPLOYED WAGE EARNER / COMMISSIONED:	
<input type="checkbox"/>	Most recent pay stubs showing last 30 days YTD income.
<input type="checkbox"/>	Most recent 2 consecutive years W-2s.
<input type="checkbox"/>	For Commission Income: All items indicated above AND Most recent 2 consecutive years Personal Federal tax returns, (e.g. Form 1040, Form 1040A, Form 1040 EZ), including all scheduled, Signed & Dated.
If you are SELF-EMPLOYED:	
<input type="checkbox"/>	Most recent 2 consecutive years W-2s (if you are receiving income as an employee of the business)
<input type="checkbox"/>	Most recent 2 consecutive years Personal Federal tax returns (with all schedules), Signed & Dated
<input type="checkbox"/>	All items indicated above AND most recent 2 consecutive years Business Federal tax returns (e.g. Form 1040), including all schedules, K-1's (if applicable), and YTD profit & loss statement and balance sheet
If you receive SUPPLEMENTAL or RETIREMENT INCOME:	
<input type="checkbox"/>	Most recent 2 consecutive years Personal Federal tax returns (with all schedules), Signed & Dated
<input type="checkbox"/>	For Social Security Income: Social Security Income Award Letter (current or most recent year)
<input type="checkbox"/>	For Home Equity Line of Credit applications: most recent 2 months of deposit history may be used in lieu of a Social Security Income Award Letter and most recent 2 consecutive years personal federal tax returns (with all schedules)
<input type="checkbox"/>	For Pension Income: Pension Award Letter and/or documentation demonstrating all sources of income
<input type="checkbox"/>	For Investment Income: Most recent investment statements
<input type="checkbox"/>	For Rental Income: 2 consecutive year federal tax returns (with all schedules)
If you receive ALIMONY, CHILD SUPPORT or SEPARATE MAINTENANCE (and want it to be considered for repaying the loan):	
<input type="checkbox"/>	Copy of your divorce decree, legal separation agreement, court order, or voluntary payment agreement (in its entirety)
<input type="checkbox"/>	Proof of receipt for 6 consecutive months (i.e. canceled checks)
REQUIRED PROPERTY INFORMATION:	
<input type="checkbox"/>	Homeowners/Condo/Townhome Insurance declaration page, showing premium, deductible and coverage amount
<input type="checkbox"/>	If Taxes and Insurance Are Currently Being Escrowed: Most recent mortgage statement
<input type="checkbox"/>	If Taxes and Insurance are Currently NOT Being Escrowed: Current year property tax statement
<input type="checkbox"/>	If Property Is in a Flood Zone: Flood Insurance declaration
<input type="checkbox"/>	If Property Is a Condominium: Master insurance policy for condominium association
Additional Information, if applicable and may be required during the review process	
<input type="checkbox"/>	Signed Current Year Tax Return Extension
<input type="checkbox"/>	Trust agreement (all pages must be submitted)
<input type="checkbox"/>	30-day Payoff Statement for All Required Payoffs
<input type="checkbox"/>	Power of Attorney (must be recorded in same county as property)

Customer Identification Program: Photo ID (one ID required for a U.S. Citizen, Two ID's required for a Non-U.S. Citizen).

NOTE: After reviewing your application, we may need to request additional information from you.

IMPORTANT DISCLOSURES: If your property is determined to be in a Special Flood Hazard Area, flood insurance will be required.

APPRAISAL NOTICE: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

THIRD PARTY FEES: If your Home Equity Installment Loan is fully repaid sooner than 35 months after the disbursement date, or your Home Equity Line of Credit is terminated sooner than 35 months after account opening, you will be responsible to repay us for all bona fide third-party charges that we waived at or before consummation. These charges typically total approximately \$370-\$579, but may be higher in certain circumstances. You will receive an itemized list of actual charges at closing.