

EQUITY APPLICATIONS

The following information is required during the loan process, but additional items may be requested:

- Copy of a current Class 1 Photo ID for each borrower – please be sure the copies are clearly legible. Copies can be made at a branch location for your convenience.
- Address, contact names, and phone numbers for employers of all borrowers

PROOF OF INCOME: *Please note that some listed items may not be applicable for you*

- Copies of current & consecutive paystubs (two most recent) for all borrowers
- Last 2 years W-2's for all borrowers
- Current Award letter and last year's 1099 for Pension/Retirement income
- Current Social Security Award Letter
- Copies of last 2 years of tax returns, if you are self-employed or claiming rental income from a property
- If including any commission, bonus or overtime income in your total income calculations also provide copies of final paystubs of the last two years

REAL ESTATE: CREATE A LIST OF ALL REAL ESTATE OWNED AND PROVIDE THE FOLLOWING:

- Copy of current mortgage statement(s) on subject property as well as any other properties currently owned
- Copy of current homeowners insurance policy on subject property as well as any other properties currently owned
- Copy of any lease agreements that the borrower may have on any properties they currently own
- Copy of current flood insurance, if property is in a flood zone
- Copy of the most recent property tax bill

IF APPLICABLE, PLEASE ALSO PROVIDE:

- Copy of the most recent statement reflecting account number and balance for any account to be paid off

For your convenience, please call 1-800-678-8765 and speak with a Financial Solutions Specialist or Member Specialist with any questions or to set-up an appointment.