



Information Needed At Time of Loan Application

Required employment for the past two years:

- Employer name, addresses and dates of employment.
- Most previous two years of W-2's, and most recent year-to-date pay stub.
- If self-employed, earning over 25% commissions, or employed in a family owned business, or receiving rental income provide two years signed tax returns.
- If applicable, provide two years signed partnership or corporate tax returns.
- Letter of Benefits and Direct Deposit account statement.

If divorced or separated:

- Alimony, child support or maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan. If you would like for us to consider this source of income, please provide a copy of the divorce decree along with copies of cancelled checks or other means of verification for the most recent six months.
- If paying alimony and/or child support, please provide a copy of your divorce decree.

Provide the following information regarding your liabilities:

- Name, account number, current balance, monthly payment, and number of remaining payments.
- Copy of most recent mortgage statement if you have an existing mortgage for **all owned properties**.
- Current Homeowners Insurance, showing Annual Premium for **all owned properties**.
- Current Real Estate Tax Bill for subject property and for **all owned properties**.
- If Solar Panels are on the property, provide the following:
 - Copy of Lease Agreement and/or Power Purchase Agreement

Fees to be collected at the time of application (if applicable):

- If the Bank is unable to determine a value using our standard method, or if the loan request is greater than \$250,000.00, the borrower will be required to pay for a full appraisal. The current fee for a full appraisal is \$425 for a single family or \$575 for a 2 to 4 family.

This document does not represent a commitment to lend. All fees subject to change. This document is being provided for informational purposes only.