

Typical Loan Requirements

Application would require:

- Personal Data – Name(s), Social Security Number(s), Date of Birth(s), Phone Number(s) (Express Loan Application)
- Balance Sheet (What you own and what you owe)
- Authorization to Release Credit Information (Credit Report)
- Membership Application
- Borrower's Preference of Attorney and/or Insurance Agent
- Income Verification (Current Pay Check Stub and previous year W-2's)
- Three years tax returns (for terms greater than 15 years or self employed)
- Copy of recent Checking/Savings/Money Market Account Statement
- Copy of other liquid assets (IRA/401K/Stock Accounts)
- Copy of Driver's License
- Property Information and Sales Contract (Plats, Deeds, etc)
- Payment of Appraisal Fee