

## HELPFUL INFORMATION FOR RESIDENTIAL LOAN APPLICATIONS

Due to the complexity and regulatory standards of residential loans, we do not offer an application for download. All applications for residential real estate loans will need to be completed in person at your local branch. Gathering the following information prior to arrival will assist you, the borrower, any applicable co-borrowers, and the lender to complete an application.

### Property Information

- Subject Property Address
- Purchase Price or Current Loan Balance
- Source and Amount of Down Payment

### Borrower Information

- Name & Address of Borrower
- Name & Address of Co-Borrower, *if applicable*
- SSN, DOB, & Marital Status of Borrower
- SSN, DOB, & Marital Status of Co-Borrower, *if applicable*

### Employment Information

- Name, Address, & Phone Number of Borrower's Employer
- Name, Address, & Phone Number of Co-Borrower's Employer, *if applicable*

### Income & Expense Information

- Current Gross Employment Income (Borrower & Co-Borrower, *if applicable*)
- Overtime, Bonuses, Commissions, Interest, Other Income
- Current Combined Monthly Rent or 1<sup>st</sup> Mortgage Payment

### Assets & Liabilities Information

- Bank Name & Address of any Checking, Savings, or Time Deposit Accounts
- Current Balances for any Checking, Savings, or Time Deposit Accounts
- Schedule of Stocks, Bonds, Real Estate, Automobiles, Businesses, etc. Owned
- Name, Address, Balance, & Monthly Payments of any Outstanding Debts (Including Credit Cards)

### Helpful Documents for Application Process

- Valid Driver's License or Govt. Issued ID
- Copy of Last Pay Check Stub
- Copy of Last Mortgage Statement (If Refinancing)
- Copy of Insurance Premium or Policy



*Providing information listed within this document does not constitute an application for credit. The information requested on this form is merely to assist during the application process, which must occur in person at a branch of the bank. If you have any questions regarding this document, please call your local branch and ask to speak with a loan officer or loan administrator.*