

Personal Loan Application Documentation Checklist



	Consumer Loan Checklist	Home Equity Line Checklist
Income Documentation and Verification Requirements		
Employment Income (Salary and/or Hourly Wage Earners)	A copy of your most current paystub documenting a minimum of 30 days of income.	A copy of your most current paystub documenting a minimum of 30 days of income.
Bonus and/or Commission Income	A copy of your most current paystub documenting a minimum of 30 days of income AND Copies of your W-2 Forms for the most recent 2-year period.	A copy of your most current paystub documenting a minimum of 30 days of income AND Copies of your W-2 Forms for the most recent 2-year period.
Self-Employed and/or Receive Rental Income	Copies of your signed personal and business tax returns for the most recent 2-year period, including all schedules and attachments.	Copies of your signed personal and business tax returns for the most recent 2-year period, including all schedules and attachments.
Other Sources of Income	Documentation for any additional sources of income such as Social Security, Retirement, Pension, Leases, etc. (Award Letter, 1099, Bank Statement or equivalent documentation showing income type, source and amount).	Documentation for any additional sources of income such as Social Security, Retirement, Pension, Leases, etc. (Award Letter, 1099, Bank Statement or equivalent documentation showing income type, source and amount).
Housing Documentation and Verification Requirements		
Homeowner's Insurance	N/A	A copy of your current homeowner's insurance binder for all real estate owned (including the annual premium amount).
Property Tax Bills	N/A	A copy of your current property tax bills for all real estate owned (County, Town, School, City, and Village).
Flood Insurance (if applicable)	N/A	A copy of your current flood insurance binder for the subject property (including the annual premium amount).
Additional Documentation Requirements		
Purchase Offer For vehicle related financing.	Copy of the purchase offer for the vehicle to be financed.	N/A
Copy of Title For vehicle related financing.	Copy of title for the vehicle to be financed.	N/A
Documentation Required for loan closing		
Photo Identification	Your photo identification – driver's license, state photo identification, U.S. military ID, or U.S. passport.	Your photo identification – driver's license, state photo identification, U.S. military ID, or U.S. passport.
Creditor Payoff Information If you are using your loan/line to pay off existing debt.	Name, Billing Address, Account Number and current payoff amount.	Name, Billing Address, Account Number and current payoff amount.
Proof of Insurance For vehicle related financing.	Copy of your current automobile insurance binder or insurance card.	N/A