



CONSUMER LOAN CHECKLIST

The following is needed to expedite your request.

INCOME AND ASSETS

- Pay stubs for the most recent 30 days
- W-2s for the last two years

If you are self-employed:

- Tax Returns for the last two years including all schedules

If you are retired:

- Pension award letter

If you receive Social Security:

- Social Security award letter

If you are using child support as a qualifying income:

- Verification of past 3 months child support payments

DEBTS

- Names, account numbers, balances, monthly payments for current loans
- Explanation of credit anomalies (including late payments), any credit inquiries from the last 90 days, charge-offs, collections, judgments, and/or liens
- Bankruptcy files within the last seven years
 - Bring a copy of your bankruptcy and discharge papers

PURCHASE/REFINANCE CONSIDERATION (if applicable)

- Purchase Agreement/Sale Contract
- Title information (Make, Model, Year, VIN #)
- Vehicle mileage and additional options
- Proof of insurance

If refinancing:

- Current lender name, account number and balance owing

MISCELLANEOUS

- Photo ID and proof of Social Security Number
- Residential address for the past two years

If you are not a citizen:

- Front and back of your green card (must be a legible copy)

Think of Us First!

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