

First Mortgage Applications

For your convenience, please call **1-800-678-8765** to make an appointment with a First Mortgage Specialist.

The following information is required during the loan process, but additional items may be requested:

- Copy of a current Class 1 Photo ID for each borrower – please be sure the copies are clearly legible. (Copies can be made at a branch location for your convenience.)
- Address, contact names, and phone numbers for employers of all borrowers
- Two months' most recent bank statements available, including retirement and 401K accounts. Please be sure ALL numbered pages are included, even if they are blank.

Proof of income: Please note that some listed items may not apply to you.

- Copies of current & consecutive paystubs reflecting a minimum 30 days of pay for all borrowers
- Last 2 years' W-2s for all borrowers
- Current award letter and last year's 1099 for pension/retirement income
- Current Social Security award letter
- If you are self-employed or claiming rental income from a property, copies of last 2 years of tax returns
- If including any commission, bonus or overtime income in your total income calculations, also provide copies of final paystubs for the last two years

Real estate: Create a list of all real estate owned and provide copies of the following:

- Current mortgage statement(s) on your home as well as any other properties currently owned
- Current homeowners insurance policy on your home as well as any other properties currently owned
- Lease agreements that you may have on any rental properties you own
- If property is in a flood zone, flood insurance policy
- Most recent property tax bill

If applicable please also provide:

- Bankruptcy discharge papers
- Copy of Divorce Decree or other court order reflecting the amount, frequency and duration of child support and/or alimony payments

Saving interest by paying off current debt?

- Most recent statement reflecting account number and balance for any account to be paid off

