



Mortgage Application information

The following information is needed at time of application. An appointment is required. Please contact any one of our branch locations to schedule a convenient time.

New Purchase*

1. Ratified copy of sales contract with any addendum.
2. Copy of listing, or information property.
3. Legal Description.
4. Copy of old location survey and/or lot dimensions.
5. Information on taxes, special assessments, front foot charges, homeowner's association, etc.

*This information is normally supplied by the seller of Realtor.

Refinance

1. Current mortgage statement or coupon book.
2. Year-end mortgage statement for previous year.
3. Title Search
4. Survey
5. Copy of taxes (Town, City, Village, School, etc.)

Income Information

1. All employer's names and addresses for past 2 years, income data:
 - Pay stubs (for current month)
 - W2 forms (past two years)
 - Tax returns (past two years). If you are self employed make sure to include Profit & Loss statement of taxes.
2. Proof of alimony or child support: if you would like it Considered (copy of decree or agreement.
3. Documentation of income from any other source (pension, social security, and rental income.)

Assets

1. Bank/Credit Union Accounts: name, address and account numbers.
2. Stocks and bonds: copy of certificates, or broker statements; serial number of bonds.
3. Real estate owned: copy of deed, or sales or rental contract.
4. Year, make, model and approximate resale value of all autos, boats, campers etc.
5. Life insurance: face amount and approximate cash value. (Keep in mind, that these life insurance payments may be included in your monthly debt.)
6. Retirement information: type of plan and approximate amount.

Liabilities & Established Credit

1. Current debts: name, addresses, account numbers, current balances, & monthly Payments. (If you are not liable for any current debts, please provide names, Addresses, account numbers, and dates paid of previous liabilities.)
2. Mortgage information: name, address, account number, current balance, monthly payment, and/or paid off date.
3. Rental information: Landlord's name & address, and monthly payment.
4. Documentation of ALL required payments for alimony/child support (decree etc.)