



Home Equity Application Requested Documents

General Information	
Asset Documentation	Copies of bank, retirement, and/or brokerage account statements showing six (6) month's reserves (for 1st liens) or nine (9) months (for 2nd liens) covering your mortgage payment, real estate taxes, and home owner's insurance. Please include all pages, even if blank.
Home Owner's Association Dues	Evidence of annual dues, if applicable
Home Owner's Insurance	Copy of your declarations page with evidence of annual premium
Mortgage Statement	Copy of your most recent statement from your 1 st lien holder, if applicable
Real Estate Taxes	Copy of your most recent tax bill
Second/Vacation Home	Copy of real estate tax bill, home owner's insurance, home owner's association dues, and mortgage statement from 1 st lien holder, if applicable
Income Information	
Salaried/Hourly	<ul style="list-style-type: none"> • 2 most recent year's W-2s • Pay stubs covering most recent 30-day period
Self-Employed <i>When you have a 25% or more ownership interest in a business.</i>	<ul style="list-style-type: none"> • 2 most recent year's W-2s • Pay stubs covering most recent 30-day period • 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements • <u>Schedule C Businesses</u> <ul style="list-style-type: none"> ○ Self-Prepared Profit and Loss • <u>Schedule E Businesses</u> <ul style="list-style-type: none"> ○ 2 year's signed/dated Business Federal Tax Returns with all Schedules and Statements ○ Profit and Loss, 3rd party or staff CPA prepared
Commission	<ul style="list-style-type: none"> • 2 most recent year's W-2s and pay stubs covering most recent 30-day period or Form 1099, whichever is applicable • 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements
Rental/Investment Property	<ul style="list-style-type: none"> • 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements • Most recent mortgage statement from lien holder, if applicable
Retirement	<ul style="list-style-type: none"> • Social Security Awards Letter • 401K/IRA/Pension Statement with Form 1099