

Consumer Loan Application Checklist

Employment / Income

- ☐ Last two years of W2's (or 1099's) for each borrower
- ☐ Most recent paystub with year-to-date earnings for each borrower
- ☐ Last two years of federal tax returns and all schedules (only needed if self-employed)
- ☐ For borrowers who are retired or on Social Security – two months of bank statements showing direct deposit of Social Security funds and one of the following:
Social Security awards letter, current tax returns, or current 1099

Assets

- ☐ Last month statement(s) for all checking and savings accounts listed on application

Identification / Other Documents

- ☐ Copy of driver's license(s) for each borrower (or other state or federally issued IDs)
- ☐ Homeowners insurance agent information or copy of the homeowner's insurance declaration page
- ☐ Copy of the signed sales contract (only needed if a property purchase)
- ☐ Current real estate tax bills and copy of insurance with premium amount (only needed if a swing loan or lot loan)

Additional documentation may be required.

May we contact you via email if additional information is required?

We will always use encrypted email whenever confidential information is being sent to you and request that for your safety you use encrypted or password protected email & files when sending confidential information to us.

If you agree to email correspondence, please provide your email address:



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