

## Home Equity / HELOC Application Checklist

**Accelerate your application time by gathering the following documents**

Our Home Equity department will call you to discuss additional documents needed to process your application. Provide your email address during application to utilize *Document Accelerator* to view, upload and sign important documents, securely and conveniently, right from the palm of your hand!

### Income

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- W2 Employee**
  - One month's paystubs showing year-to-date information
 

<u><b>IF YOU ARE PAID</b></u>	<u><b>YOU NEED TO SEND</b></u>
Every week	Your last four paystubs
Every two weeks	Your last two paystubs
Monthly	Your last paystub
  - W2s for the past two years from your employer(s)
- Social Security / Retirement Earnings**
  - Award letter(s) or statement of recent deposit(s)
  - 1099s for the past two years
- Self-employed / Commission Based Income / Rental Income**
  - Personal federal tax returns for the past two years
  - Include all pages and schedules for your tax returns
- Business Owner**
  - Personal federal tax returns for the past two years
  - Include all pages and schedules for your tax returns
  - Business returns you filed for your company (ex: 1120, 1120S, Sched K-1 / 1065)

### Statements

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- Recent mortgage statement showing balance and payment breakdown - if you have existing liens on your home (or other properties you own) with other financial institutions
- Copy of your homeowner's insurance declarations page
- Statements for any debts you intend to payoff

