

## Home Equity Line of Credit and Fixed Rate Home Equity Loan Checklist

If self employed, please supply applicable items:

- Copies of the most recent two years 1040s with all schedules.
- A copy of your extension if the most recent year's tax return is not complete.
- Copies of most recent two years of 1065s, or 1120s if applicable.
- Copies of a year-to-date P & L for time periods not covered by tax returns.

If a W2 Employee:

- Copies of most recent, consecutive paystubs covering a 30 day period.
- Copies of the last two years W2's.
- Copies of the most recent two years of 1040s (with all schedules) only if you earn your income from bonuses, commissions or real estate.

Other Credit Documentation (supply if relevant):

- Copies of the last 12 months cancelled checks (front and back) for rent on your current residence (preferred) or the name, address and phone number of your landlord.
- Retirement income documentation. Copy of most recent award letter, and copies of most recent check or bank statement showing direct deposit.
- Copy of your current mortgage statement
- Copies of real estate tax bill and hazard insurance bill on current residence (unless you have an impound account and they are part of your monthly payment) so that all current monthly obligations can be determined.
- Copy of drivers license with photo

Please provide any other documentation you know to be relevant, including pertinent items not checked on this list.