

Consumer Real Estate Loan Application Checklist

The following information will be needed before your real estate loan closing.
Please submit the information after you sign and return your Intent to Proceed form.

- Last two years tax returns and W2 forms for each applicant
- Pay stubs covering pay periods for the last 30 days for each applicant
- Current employment information listed on application for each applicant. If less than two years at current job, list at least the past two years of previous employment history.
- Each applicant must have current employer provide written verification of employment and indicate if employment is regular, part-time, seasonal, military or self
- Paid real estate tax receipt for the property being used as collateral
- Proof of insurance for the structures located on the property being used as collateral
- Copies of 401k and IRA statements, if applicable
- Copy of the legal description of the property
- Income information listed on application for each applicant
- Asset information listed on application for each applicant
- Debt information listed on application for each applicant
- Current monthly payment on the property \$_____
- Current monthly payment for any other mortgages on the property \$_____
- Total monthly payments on any other mortgage-related obligations \$_____

Bank of Grandin will pull each applicant's credit history information using Equifax