

Home Equity Loan Checklist

When applying for a Home Equity Loan, please provide the following information (By providing documents early in the application process it helps keep your file moving without delays):

- Most recent payroll stubs reflecting 30 days of income & YTD earnings. (Name needs to be on check stub. If name is not on check stub, we need payroll name and FAX number of your payroll department.) Three paystubs for bi-weekly or five for weekly are needed.
- Most recent two years tax returns, including all schedules for personal and business entities if self employed.
- Most recent two years of W-2s.
- A copy of your most recent mortgage statements.
- Unexpired Driver's license and Social Security number.
- If you have a savings and checking with another financial institution, please provide your most recent two months of bank/credit union statements. (Your name and financial institution name must appear on the statement and include two months of transaction history. Please include all pages.)
- Most recent statements on stocks owned, cash value of life insurance, 401K programs, and pension plans. (Your name and financial institution name must appear on the statement with all pages included.)
- Most recent statements on any loans, credit cards, or debts that will be paid off with loan.
- Declaration page of home owner's insurance policy for each property owned.
- Copy of previous title insurance policy.
- Real estate property tax bill(s) for each property owned.
- Divorce decree (if you receive child support, provide documentation for one year.)

**To apply, visit any of our offices, call us at 800-398-2667,
or go to www.covantagecu.org/applyonline**