

Home Equity CHECKLIST

If we pre-approved your application for a ChoiceLine Equity line of credit, it's based on the information you provided and our credit guidelines. Final approval is contingent upon verification of requested documentation, property value, occupancy status, and other variables. All loans subject to approval. Additional documents may be required. Please contact your loan officer for details.

Listed below are items we may request in order to complete the review of your application. Checked items are those we need you to provide.

- ☐ **Pay stubs** – most recent to cover the last 30 days, reflecting year-to-date pay
- ☐ **W-2 forms** – most recent two years
- ☐ **Tax returns-only if:**
 - Self employed or rental income
 - Federal tax returns–two years personal, corporate, partnership, K-1s, or other
- ☐ **Retirement income** – retirement income statements, 1099, award letter or two months bank statements under the applicant's name[s], If the income is direct deposited to a TwinStar or NWCU account, please indicate.
- ☐ **Insurance** – copy of declarations page that provides company name, policy number, agent name, telephone number:
 - Homeowner's/property insurance
 - Flood insurance, if applicable
- ☐ **Most recent mortgage statement**
- ☐ **Homeowner's association annual dues amount**