

HOME IMPROVEMENT LOAN APPLICATION CHECKLIST



**We want your loan process to be as smooth
as possible.**

Begin collecting the following commonly required documents to include with your home improvement loan application

IDENTIFICATION:

- Valid TX driver's license
- Social Security Card
- Date of Birth
- State ID (if a valid driver's license is not available)
- Income Information
- DD214 (member 4)

INCOME:

- Bank Statements (within last 30 days of closing)
- Verification of income received through any rents collected for other real estate owned.
- Most recent employment income (Last 30 days) Award letters for income received through SSI, Disability, Pension income.

FROM SELF-EMPLOYED BORROWERS:

- Verification of Self employment income
- Profit and Loss Statement
- Past two years of personal 1040 tax returns.

HOME IMPROVEMENT:

- Contractor Information (name, phone, address, email)
- Home Improvement Bid

OTHER ITEMS ALSO REQUIRED (IF APPLICABLE):

- Verification of discharged bankruptcy
- Certified copy of Divorce Decree
- Verification of previously owned real estate or auto loans being paid in full if sold within the last 30 days.