

MORTGAGE LOAN

PRE-APPROVAL CHECKLIST

STEP 1 COMPLETE YOUR RESIDENTIAL LOAN APPLICATION AND DISCLOSURES:

- ONLINE at LegenceBank.com
- Contact our mortgage team via phone or email
- In-Branch appointment

STEP 2 DOCUMENTATION NEEDED:

- Copy of drivers license or photo ID for each borrower
- Copy of (2) most recent paystubs for each borrower
 - If retired or disabled, provide copy of "Statement of Benefits" letter
- Copy of W-2's and/or 1099 for the past 2 years for each borrower
- Copy of Complete Tax Returns for the past 2 years
- Copy of checking and/or savings account statements for the past 2 months
- Copy of 401K and/or investment statements, if funds are being used for down payment

STEP 3 ARE YOU SELF-EMPLOYED, OWN RENTAL PROPERTIES, AND/OR OWN 25% OR MORE OF A BUSINESS? IF SO, WE WILL NEED:

- Most recent two years personal and business tax returns
- All corresponding Schedules, W-2s, 1099s, etc.
- Last two months bank statements not at Legence Bank that will be on your application



Every application is different, additional documentation may be needed depending on your circumstances.



For refinance applications, the Declarations Page of your current Homeowners' Insurance Policy would be very helpful.

APPLY ONLINE!



LegenceBank.com

(800) 360-8044

Loan availability subject to borrower meeting eligibility and credit guidelines. Terms subject to change.