

_____ **Copy of valid ID for all applicants**

_____ **Income Documentation for all applicants**

If you are a Wage Earner (W-2)

- Most recent paystubs covering a 30 day period from date of application
- Last 2 year's W-2s from employer

If you are Self-Employed

- Last 2 years personal federal tax returns with all schedules; signed and dated
- Last 2 years business federal tax returns with all schedules; signed and dated
- All K-1 schedules for S-Corps and Partnerships (Schedule E)
- YTD profit and loss statement with balance sheet

If you receive Rental Income

- Last 2 years personal federal tax returns with all schedules; signed and dated
- Copy of Lease Agreement for each rental unit

If you receive other income (social security, retirement, etc.)

- Last 2 years personal federal tax returns with all schedules; signed and dated
- Last year 1099 and/or Award Letter

_____ **Property Tax Information for all owned Properties/Lots (Primary/Rental)**

- *Escrow Statement* - if taxes **are** escrowed by a lender other than Washington Financial Bank
- *Current Year Property Tax Statements* (County, Township/Borough, & School) - If your taxes **are not** escrowed and you receive invoices every year

_____ **Home Owners Insurance Declaration for all owned Homes (Primary/Rental)**

- Annual Premium
- Amount of coverage
- Deductible

_____ **Documentation for all other Debt Obligations**

- HOA Fees
- Alimony
- Child Support Payments

_____ **Copy of Oil/Gas Lease if one exists**

_____ **Provide a list of all debts to be paid - if the loan purpose is for debt consolidation**

_____ **Full copy of your trust agreement - if your property is held in a trust**