

Loan Application Support

Need help preparing for your consumer loan?

You may be asked to provide some or all of the items below during your loan application process. Gathering this information ahead of time will allow Putnam County bank to process your review in a fast and effective manner.

Income Review

- ✓ W – 2 forms from previous 2 years
- ✓ Tax Returns – previous 2 years
- ✓ 4 Most Recent Paystubs
- ✓ Child Support / Alimony – supporting documentation
- ✓ Award Letter for Social Security and 1099 for disability income
- ✓ Copy of Offer Letter / Contract if starting a new job

If You Are Self – Employed

- ✓ Year-to-date business profit and loss statement
- ✓ Current balance sheet
- ✓ Tax Returns – previous 3 years

Down Payment Source / Proof of Funds

- ✓ Bank Statements for last 3 months
- ✓ Sale of Asset – proof of Sale, Ownership, proof of funds transfer
- ✓ HUD Settlement Statement
- ✓ Stocks or Securities Statement for last 3 months

Additional Information

- ✓ Purchase Agreement
- ✓ Divorce Decree
- ✓ Explanations of any credit discrepancies
- ✓ Deed of Trust – (If applicable)