



FIRST NATIONAL BANK OF MILACA

www.fnbmilaca.com

Consumer Loan Application Checklist

The following is needed to expedite your request

INCOME AND ASSETS

- Pay stubs for the most recent 30 days
- W-2s for the last two years
- If you are self employed:
 - o Tax Returns for the last two years including all schedules
- If you are retired:
 - o Pension award letter
- If you receive Social Security:
 - o Social Security award Letter
- If you are using child support as a qualifying income:
 - o Verification of past 3 months child support payments

DEBTS

- Names, account numbers, balances, monthly payments for current loans.
- Explanation of credit anomalies, including late payments, credit inquires in the last 90 days, charge-offs collections, judgments, and/or liens.
- Bankruptcy files within the last seven years (bring a copy of your bankruptcy and discharge papers)

PURCHASE/REFINANCE CONSIDERATION

(if applicable)

- | | |
|---|---|
| <input type="checkbox"/> Purchase Agreement/Sales Contract | <input type="checkbox"/> Titled information (i.e. make, model, year, VIN #) |
| <input type="checkbox"/> Current Lender name, account number, and balance owing, if refinance | <input type="checkbox"/> Vehicle mileage and additional options |
| | <input type="checkbox"/> Proof of insurance |

MISCELLANEOUS

- Photo ID and proof of Social Security number
- If you are not a citizen, legible copy of front and back of your green card
- Residential address for the past two years

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