

Wayne Bank and Trust Co.
500 South A Street
PO Box 728
Richmond, IN 47374
PH: 765-259-0212 Fax #: 765-935-3157
www.waynebankonline.com

To: _____

Fax #: _____

From: _____

We will need the following items (for both borrower & co-borrower).
These items are not required to apply, but will be required during the approval process.

***Note: Copies of original documents are acceptable**

APPLICATION CHECKLIST

Sources of Income:

- W-2's & 1099's for 2018 and 2017.
- Signed** copies of 2018 and 2017 Federal tax return: with all schedules.
- The most recent pay stub, covering 30 days.
- Social Security Award Letter for current year.
- If any income is earned with commissions or bonuses: copies of your signed federal tax returns with all schedules for the last 2 years.
- If self-employed: copies of your **signed** personal an business tax returns for last 2 years. Also, a signed year to date profit and loss statement with balance sheet.
- Documentation on any other income (child support, alimony, VA benefits, Social Security income, Pensions, Trust funds, etc.)
- If attended a college or university during the last 2 years. Copies of school transcripts showing enrollment dates.
- Investment properties: Addresses, Name of Mortgage Lenders, and entire Federal Tax Returns for the last two years.

Assets:

- Last 2 month's statements, including ALL PAGES, for all asset accounts. (Checking, Savings CD, Mutual Fund, Investment, etc.) Please include an explanation for any large deposits.
- Most recent statement for any retirement accounts (i.e. 401K, pension, Keogh).

Other:

- Copy of the Offer to Purchase with all attachments.
- Copy of Drivers License and Social Security Card
- _____

Refinance:

- Copy of original HUD-1, Settlement Statement and copy of title insurance policy.
- Homeowner's insurance agent's name and phone number and a copy of the renewal statement.

Monthly Debts:

- List of all open loans, account #'s, balances and monthly payments.
- Copy of most recent credit card statements.
- Currency Statement evidencing child support payments.
- Divorce decree or any financial obligation incurred through a court order.

Housing Expense:

- Last 12 months canceled checks for rent or mortgage, or last 12 months bank statements verifying the housing payment.
- Landlord's name, phone # and address.
- If you currently have a property for sale: Accepted Offer to Purchase or a copy of the Listing Contract.

Additional Requirements:

- New Construction: Please bring a copy of building plans and building specifications.
- Complete the application and sign the disclosure forms.
- Written explanation for any adverse credit
- Current mortgage statement.
- Bankruptcy papers with all schedules and discharge.