



Cash Secured Loan Application Client Checklist

This checklist is for informational purposes only at this time, to indicate the types of information that would eventually be needed for client convenience.

Please provide the information requested below.

Income Verification

If application is greater than \$250,000:

- Clients earning W2 Income:
 - Name, address, and phone numbers of all employers over the last two years
 - Income verification (choose one):
 - Federal tax returns (full package) / Most recent W2 covering each applicant
 - Paystubs covering the last 30 days showing year-to-date earnings for each applicant
 - Social Security and Retirement can be verified by official bank statement showing direct deposit
 - Validated personal financial statement
 - Verifiable payroll direct deposit (bank statement, snapshot of Online Banking deposit etc)

Note: If commission or bonuses need to be considered, previous year end paystub or tax return as well as most recent Year to Date paystub will be required.
- If applicable, verification of other income, such as but not limited to alimony, child support, or public assistance, as evidenced by court order or other documentation

Note: Alimony, child support, or separate maintenance income need not be revealed, if elected not to have it considered for repaying this loan.
- Self Employed:
 - Federal tax returns for the last 2 year's including K-1
- If bank, retirement, investment or other asset accounts are to be considered for income, provide the most recent year-to-date statement.

Documentation

- Liquid Assets (CD, Savings, Stock, Trust, or Investment Accounts)
 - Copy of statement(s) dated within 90 days