

Home Equity Line of Credit (HELOC) Document Checklist

	If you receive a W-2 each year:	If you're self-employed:	If you receive Social Security, pension or retirement benefits:
	<p>Copies of most recent pay stubs, showing 60 days of year-to-date pay</p> <p>or</p> <p>Most recent W-2 from your employer</p>	<p>Completed copy of the recent two years of your signed and dated IRS tax return documents, both personal and business, including all schedules and worksheets</p> <p>Two most recent W-2 from your business, if applicable</p>	<p>Copies of your most recent Social Security Award Letter or previous year's 1099 Tax Form</p> <p>Copies of most recent bank statement showing deposit</p> <p>Copies of retirement award letters, and investment statements, if applicable</p>
	<p>You may be asked to provide other documents to help show your income, such as disability payments, dividends, child support, alimony, bonuses and rental property income.¹ Additionally, you may be asked to verify assets with investment or bank statements, if applicable.</p>		
	<p>If you live in a Special Flood Hazard Area, you'll need to send us your policy's declarations page or a copy of the master policy from your homeowners association (if applicable) that shows you have adequate flood insurance coverage for the home you're requesting to use as collateral. The flood insurance amount should cover the outstanding balance of the first mortgage and the commitment amount for the line of credit.</p>		

¹Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.