

# Maximize your home equity choices.

**Use this checklist to make sure you have everything you'll need to complete your loan application.**

**In order to process your application as quickly as possible, we will need the following information. We will notify you if we need additional information.**

**For each applicant, we will need:**

- Personal data – your name, date of birth, and Social Security number
- Current address – previous address if you have been living at your current address for less than two years

**Income**

If you are a salaried employee:

- Last two pay stubs
- Previous two years' complete and signed individual tax returns
- Personal financial statements may be requested

If you are self-employed:

- Previous two years' complete and signed individual tax returns
- Previous two years' complete and signed business tax returns

Other income types:

- Income from alimony, child support, or separate maintenance does not need to be disclosed unless you want us to verify and consider it for obtaining this loan
- If you would like your government benefits such as Social Security to be considered, we will require current award letters

**Savings, Checking, Certificates of Deposit and Investments:**

- Complete list of assets that you want to use to qualify for financing. We will ask for recent statements as needed.

**Debts:**

Complete list of outstanding debts including:

- Credit cards
- Loans/lines of credit

**Ownership, property value, and existing mortgages**

- Owner occupied, second/vacation home, rental property
- Approximate value including major improvements
- Outstanding mortgage balance(s) – copy of first mortgage statement
- Proof of property/hazard insurance
- Proof of flood insurance as required – copy of declaration page
- Copy of real estate or school taxes and condo association fees as requested



**To apply, you must:** (1) Be 18 years of age or older; (2) Live within any one of the United States except the following: AL, AZ, CA, DC, NV, TX; (3) Agree to provide additional personal and business information, if requested, such as tax returns and financial statements; (4) Certify that all information submitted in the application is true and correct; (5) Authorize the bank and/or a credit bureau to investigate the information on the application.

All credit products are subject to credit approval. Rates and Fees apply. Ask us for details.

Key.com is a federally registered service mark of KeyCorp. ©2015 KeyCorp. **KeyBank is Member FDIC.** ADL7754.06 CARMA1725 5-15

