



At Timberland Bank, our goal is to provide you with the information and professional service needed to accommodate a smooth loan application process, from start to finish. In order to process your application in a timely manner, the following documents and information may be requested at the time of application:

- Timberland Uniform Loan Application, completed and signed.
- Credit Authorization, signed.
- W-2 forms from the last two years, or, if you are self-employed, tax returns (signed) and a year-to-date profit and loss statement from the last two years.
- Your most recent pay stubs covering a one-month period.
- Verification of income from other sources.
- Rental agreements or real estate contracts for all rental/contract income.
- Most current stock, bonds and retirement statements.
- Bank statements from the last two months.
- Timberland Cost Breakdown Form (provided by Timberland Bank and to be completed by your contractor).
- Timberland Description of Materials Form (provided by Timberland Bank and to be completed by your contractor).
- One set of house plans.
- Copy of the septic design or plot plan.
- Legal description of the property.
- Copy of earnest money or real estate contract for subject property.
- Building permit (needed before the loan will close).
- Name, address and account number of current mortgage holder/landowner.
- Hazard insurance including your agent's name and phone number.

*Note: The documentation required for a home loan differs from the materials needed to apply for a construction loan, outlined above.*