



# ARTISANS' BANK

Member  
**FDIC**



NMLS#774924



(302) 884-6868

[www.ArtisansBank.com](http://www.ArtisansBank.com)

## HOME LOAN CHECKLIST

A home mortgage is the biggest financial decision most people will have to make. Artisans' Bank is here to help you make the right decision when it comes to financing your home.



### PERSONAL IDENTITY VERIFICATION

- Legal name, Social Security Number, birth date, telephone number, and email address.
- Residential address for the last two years.
- Government-issued photo ID.

### INCOME, ASSET, AND DEBT VERIFICATION

- Name, address, and phone number of all employers over the last two years.
- Pay stub from each employer covering the last 30 days.
- W-2s for the past two years.
- Federal tax returns (personal and business) for the past two years
- All pages of the most recent statement for bank/ brokerage/retirement accounts
- Name, account number, and current account balance of all outstanding loans and credit cards including mortgage and equity accounts on other real estate owned.

### OTHER IMPORTANT INFORMATION

- Homeowners insurance information, including agent's name and phone number.
- Name and telephone number of settlement attorney.
- Purchase contract signed by all parties.
- Decree and/or court order for each obligation due to legal action.
- Bankruptcy discharge papers for any bankruptcies in credit history.

