



INSTRUCTIONS

Land Loans

Following is a checklist of items that will be required during the application process:

- 1. A completed, signed and dated credit application.
- 2. If salaried, please provide a copy of your most recent pay stub.
- 3. If you are self-employed, please provide copies of your last two years federal tax returns (1040s) with all schedules.
- 4. A copy of the purchase and sales agreement.
- 5. A full appraisal is required.
- 6. Application fee of \$400.00
- 7. If joint credit, a completed, signed and dated Disclosure of Intent to Apply for Joint Credit.
- 8. Copy of driver's license.

Print and complete an application and return to a convenient branch office or fax to us at 860-448-4149 with verification of income.

Please include any other information you feel would be helpful. If you have any questions regarding information that is needed, please call us at 860-448-4145/4140 and ask for Chuck Erdmann or Mike Gualtieri.

