

Loan Documentation

Our team of experienced loan officers are ready to help you achieve your goals of home ownership. With lenders specializing in Conventional, FHA, VA and USDA loans, we are committed to finding the loan option that best suits your needs.

Employment/Income

Paystubs for most recent 30 days of pay
W-2's for the past two years
Last two years Federal Tax Returns

Retired

Benefit award letter
1099's from last two years
Last two years Federal Tax Returns

Self Employed

Last two years tax returns and corporate K-1s
Last 2 years Business Returns

VA or Active Duty Military

Copy of Statement of Service Letter DD214

Employment/Income

Copy of Driver's License and SS Card
Letter of Explanation for recent credit inquiries

Property

Information or Homeowners Insurance Agent
Mortgage statement showing taxes and insurance included in monthly payment
If renting: Landlord's contact information
Copy of insurance and taxes for all real estate owned
If listed, a copy of listing agreement
If pending sale, a copy of contract

Assets

60 days of statements for all accounts
(Checking and Savings)

Funds to Close

From sale of a home provide a copy of HUD-1 and deposit slip showing proceeds deposited into your account
From a gift

- must be a family member
- complete gift letter provided by your lender
- provide a copy of your deposit of gift funds
- provide donor's statement



NMLS#401724



Carroll Bank & Trust is an Equal Housing Lender. Loans are available on a fair and equal basis regardless of race, color, national origin, religion, sex, handicap, marital status, familial status. All loans are subject to credit approval and underwriting approval and programs may change at any time.