



Dear: Member,

Thank you for your interest in our Home Equity Line of Credit Program. To assist us in processing your application quickly, please submit the following items:

1. Completed and signed Loanliner Application.
2. Signed "Disclosure Statement."
3. Signed "Request for Verification of Employment."
4. Signed "Request for Verification of Deposit."
5. Signed "Borrower's Authorization."
6. Copies of most recent paystubs (equivalent to one month's salary).
  - If you are self- employed or your income is dependent upon rental, substantial dividends/ interest, or other income, copies of your personal federal tax returns for the past (2) years are required. These tax returns must be signed and submitted with all supporting schedules.
7. Copy of last mortgage statement.
8. Flood insurance (if you are in a flood zone)
9. Copy of current Home Owners insurance policy (declaration page only).

Please do not hesitate to contact me at [crunion@heco.com](mailto:crunion@heco.com) or 543-7581 if you need more information.

We will proceed with your loan request as soon as we receive the above information.

Sincerely,

Loan Officer