



Home Equity Loan or Home Equity Line of Credit Document Checklist

In order to complete the processing of your **Home Equity Loan or Home Equity Line of Credit (HELOC)**, please provide the following documents and/or information to your Member Service Representative:

Verification of Income

- » W2 income - your most recent W2 and 30 days' paystubs or income statement.
- » Retiree's or Social Security income - your most recent 1099 or benefit awards letter.
- » Self-employed, rental income or commission income - your two most recent years' tax returns, including all schedules.

First Mortgage Statement

- » To verify loan balance and escrow status

Home Owner's Insurance Certificate

- » Declarations Page

Copy of Payoff Statements (if applicable)

- » For accounts that we will be paying off

If you're looking to add on, remodel or refinance your home, we offer affordable Home Equity Loans and Lines of Credit to help you get the financing you need.

Learn more at penair.org/HomeEquity



850.505.3200 1.877.4PENAIR

