

Checklist of documents needed to complete loan application:

General Documents:

- Personal Financial Statement, completed, signed and dated
- Copy of most recent W-2
- Copies of Federal Income Tax Returns for the past two years signed and dated.
- Year to date income and expense statement
- Bank statements for the past 3 months (if other than UFCU)
- Copies of DBA Certificates, Resolution or Corporate Formation documents
- Employment history for past 10 years, must include locations, dates worked, positions held
- Bill of Sale/Invoice, signed by buyer and seller
- Copy of Title to vehicle being purchased
- Pictures of vehicle

Documents for Real Estate Loans:

- Purchase Offer, signed by both parties
- Existing appraisal
- Documents of any environmental work completed
- Existing leases on the property
- Previous property operating cash flow statement from seller
- Current property operating cash flow statement from buyer
- Detailed description of what the property will be used for
- Proof of funds for equity enacting
- Current rent roll
- List of projected capital improvements to be made to the property

Documents for Church Loans:

- Three years of signed income and expense financial statements
- Three years of signed balance sheet
- Current year to date financial statements
- Complete bank statements for the most recent three months
- Copies of existing leases on property
- Year-end checking and savings balances for past three years
- Detailed background history of the church, including:
 - Date church started
 - List of Officers
 - Name of pastor; including his specific background
 - Date current pastor started
 - Current number of members in the church
 - Description of what the loan will be used for
- Personal Financial Statements and tax returns for pastor and personal guarantors.

- Any existing debt currently in place, including lender name/original amount of loan/
current balance/what were proceeds originally used for/monthly principal and interest
- Copy of Purchase Offer if purchasing real estate
- Copy of existing appraisal or environmental audit if previously financed
- Verification of cash for down payment (25% for real estate)