



Thank you for choosing Torrington Savings Bank!

*In order to complete your **Home Equity loan application**, please provide us with the following documents after you have received and reviewed your Loan Estimate. If you've applied for a Home Equity Line of Credit (HELOC) or if you choose to apply online, please contact us to arrange providing your documentation.*

Employment / Income Documentation

- _____ Copies of paystubs covering most recent 30 days of work history
- _____ Copy of most recent 2 year's W-2s
- _____ Copy of 2 years **signed**, personal Federal tax returns (*all pages, State forms not needed*)

Self-employed, Rental Property, Retired / Disability or other income types

- _____ Copy of 2 years signed business Federal tax returns (all pages) if you own >25% of business
- _____ Copy of most recent 2 years 1099R / 1099 forms or other statements for income from Pensions, Social Security or other types of verifiable income sources
- _____ Year-to-date Profit and Loss Statement, if requested by your loan officer

Asset Documentation

- _____ Copy of most recent 2 months bank statements on all assets (including brokerage accounts, retirement accounts, 401K's, etc.) – *Please provide all pages of actual statements, not online history print outs. Statements not necessary on TSB Accounts.*
- _____ Provide documentation to verify the source of funds for any large deposits to your accounts

Miscellaneous

- _____ Copy of your current mortgage statement(s); if not held at TSB.
- _____ **Identification:** Please provide acceptable photo ID such as Driver's license, State issued ID card, Employer Issued ID or Alien ID card – please make clear copies
- _____ Please provide copy of all pages of divorce decree / separation agreement, if applicable
- _____ Please provide expense information for any other real estate held (Mortgage, taxes/insurance)

Note: This is not a complete list – Additional information may be required upon review of your request. If there is any additional information not included on the list which you believe would assist us in reviewing your financial picture, please feel free to include it. Thank you!

