

At time of application, please have the following available for Secondary Market loans:

- Last four weeks of pay stubs
- Past two years of W-2s
- Last two monthly statements for all saving, checking, investment and retirement accounts
- Copy of valid driver's license (or other photo ID)
- Name, address and telephone number for current landlord or mortgage holder
- For self-employed borrowers, you will need:
 - Signed, personal & business Federal Tax Returns from last two years
 - Signed, year-to-date profit and loss statement
- For Pension, Social Security or other sources of income, you will need:
 - 1099-R's or W-2P's from last two years
 - Current awards letters
- Application fee of \$350 made payable to AgChoice Farm Credit
- Name, address, telephone and fax numbers of the Title Company or attorney who will be handling your closing

For Purchase, you will also need:

- Fully signed sales agreement
- Copy of down payment check or escrow letter from the realtor

For New Construction:

- Fully signed construction agreement
- Plans and specifications
- Copy of current recorded Deed or sales agreement for purchase of land

For Refinancing:

- Copy of current recorded Deed
- Copies of most recent Real Estate Tax receipts
- Copy of homeowners insurance declaration page