

One Roof Lending Application

Required documentation:

The following documentation will be required to complete your application. Due to the variety of programs we offer, we cannot determine program qualification and/or its interest rate, term, or approval status until we have received all required documentation.

Please note: ******asterisked items will be helpful in completing your online service request.

- Information Disclosure Authorization** (*PDF available on website*)
- **Paystubs covering last 30 days** (*60 days if pay is inconsistent*)
- **Most recent year's W2's and/or two years' tax returns for self-employment**
- **Other income documentation** (*award letters, pension information, unemployment documentation, child support or foster care payment history covering last six months and court order, etc.*)
- **Mortgage statement** (*most current copy*) or *Contract for Deed and information regarding any 2nd mortgages, home equity loans, grants, etc.*
- Bank statements covering the last 90 days**
Write a brief description directly on your bank statement for all deposits over \$50.00. A transaction history will not be accepted. Contact your financial institution for copies of your statements if needed. Include all pages of your statements, including blank pages. Ensure your financial institution is listed on your statements (an official stamp on each page is acceptable).
- **Property tax statement**
- Homeowner's insurance declaration page** (showing policy number and effective dates)
- **Licensed bids/estimates for work to be completed** or *materials list for items that remain permanent to the home and/or tool rental. List must include the vendor's name, item descriptions, and prices. You will be required to resubmit the list if ineligible items are found. Be sure to save your work for editing.*

Questions about any of the required documentation?

Contact our Lending team at **(218) 727-5372** or info@1roofhousing.org