



THE KEY TO A SUCCESSFUL LOAN APPLICATION STARTS HERE!

Thank you for choosing Glacier Bank for your home financing needs. Outlined below is a list of items that helps us with your loan application. Providing as much of this information will make the process as simple and efficient for you and helps avoid any unnecessary delays in the approval process.

PERSONAL INFORMATION:

- Copy of your Government issued photo ID(s)
- If renting: please include addresses, dates, phone number, and landlord's name
- If you currently own property, please provide the most recent mortgage statements for all properties
- Please provide a copy of your homeowner's insurance policy and property tax bill for all properties owned

EMPLOYMENT & INCOME INFORMATION:

- Letter of Explanation for any gap in employment spanning 1 month or more in the last two years
- Paystubs covering the most recent 30 days
- Most recent 2 years W2s and/or 1099s
- Complete *Federal* **personal** tax returns for the last 2 years. Please include all pages and schedules **plus** all K-1s
- Complete *Federal* **business** tax returns for the last 2 years for any businesses in which your ownership is greater than 25%. Please include all pages and schedules **plus** all K-1s and worksheets
- Signed YTD Profit and Loss Statement and balance sheet or most recent 3 months business checking account statements, all pages
- Copy of any extensions, if filed

BANK & OTHER STATEMENTS

- Most recent 2 months bank statements for all checking and savings accounts; must include all pages, even if left blank
- Most recent 2 months statements for investment/retirements accounts; must include all pages, even if left blank

OTHER ITEMS – IF APPLICABLE TO YOU:

- Fully executed copy of the purchase agreement
- Divorce Decree and/or separation papers, all pages and addendums
- Parenting plan and evidence of child support received for most recent 3 months
- Bankruptcy discharge papers or Foreclosure Deed: include filings, discharge, and list of creditors
- Award letters for Social Security and/or Retirement income
- Letter of explanation for any derogatory credit
- Copy of earnest money check and evidence the funds have cleared your bank account
- VA applicants: DD214
- If receiving gift funds, please provide a copy of the gift check, executed gift letter, and copy of donor's bank statement.

HOW TO SUBMIT DOCUMENTATION:

Documentation can be
faxed to (406) 751-4940,
mailed to: 319 E 2nd St Whitefish, MT 59937,
emailed securely to: culrich@glacierbank.com
uploaded securely in your mortgage portal:

CAMBRIA ULRICH

Mortgage Loan Originator

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