

VP of Real Estate Lending

jbohling@areafcu.org

2324 8th Ave NE, Aberdeen, SD 57401 (605) 725-2328 Phone (605) 725-1609 Fax

RE Loan Officer

kcarpenter@areafcu.org

Info Needed for Application Process:	
	Completed Attached Application - Signed
	Copy of Driver's License (or ID Card)
	Email Address
	Landlord name and address (if renting)
	Copy of most recent 30 days of paystubs
	Last 2 years Tax returns with all applicable schedules, K-1s and W-2s
	Copy of Assets (Checking/Savings/investment statements for last 2 months)
	List of Current Liabilities:
	housing, credit cards, loans (even if Student loans not in re-payment), child support, etc.
If refinancing, you should also have:	
	Year Home was purchased and price
	Current Mortgage statement
	Estimated Property Value
	Current Insurance (Agent name and phone) and tax statement
	Purpose (Refinance or Home Equity)
	Amount you would like to borrow
**We can make copies for you if you bring originals	
LOAN OFFICERS:	
Julie B	ohling Marcy Haselhorst Kayla Carpenter

RE Loan Officer

mhaselhorst@areafcu.org