

# Loan Income Documentation

Thank you for choosing cPort Credit Union for your financing needs! Now that you have applied for your loan, use this guide to help determine what we will need for income documentation. If you have any questions, please give us a call at 1-800-464-0253 or reach out to your Member Service Representative if you are already working with one.

## IF YOU ARE EMPLOYED AS AN HOURLY OR SALARIED EMPLOYEE:

**Please provide:** Two weekly OR one bi-weekly paystubs dated within the past 30 days

**Note:** If your hours fluctuate greatly from week to week, we may request additional paystubs to document the average number of hours worked per week.

## IF YOU ARE AN INDEPENDENT CONTRACTOR, SELF-EMPLOYED, OR HAVE RENTAL INCOME YOU WOULD LIKE TO HAVE CONSIDERED AS PART OF YOUR LOAN REQUEST:

**Please provide:** Two most recent years of tax returns (personal and business if filed separately)

## IF YOU HAVE SOCIAL SECURITY, VA BENEFITS, CIVIL SERVICE, OR MAINE PERS:

**Please provide:** Your annual income statement.

**Note:** If this income is directly deposited to cPort from the payor, you do not need to provide the annual income statement.

## IF YOU HAVE OTHER RETIREMENT INCOME YOU WOULD LIKE TO HAVE CONSIDERED AS PART OF THIS LOAN REQUEST:

**Please provide:** Your most recent monthly or quarterly statement.

If you have another type of income that is not listed above, please discuss this with your loan officer to determine if we are able to use this type of income and if so, what documentation is needed.

