



## WILLIAMS LAKE AND DISTRICT CREDIT UNION

Thank you for your interest in Williams Lake and District Credit Union for your borrowing needs. Our retail lending team is made up of the following professionals who are dedicated to exceeding your expectations:

<b>Victoria Savile, Loans Officer:</b>	<b>250.392.4135</b>	<a href="mailto:VictoriaSavile@wldcu.com">VictoriaSavile@wldcu.com</a>
<b>Stacey Strohm, Senior Loans Officer:</b>	<b>250.392.4135</b>	<a href="mailto:StaceyStrohm@wldcu.com">StaceyStrohm@wldcu.com</a>
<b>Angela Glover, Senior Loans Officer:</b>	<b>250.398.9603</b>	<a href="mailto:AngelaGlover@wldcu.com">AngelaGlover@wldcu.com</a>

In order to make your approval process as simple as possible, please bring in the documentation corresponding to your loan or mortgage request, outlined below. If you have any questions please feel free to contact one of our knowledgeable lenders.

### Mortgages and Home Equity Lines of Credit

- Income verification (see below)
- Contract of Purchase and Sale
- MLS listing sheet
- BC Assessment and/or Property Tax Bill (if refinancing)
- Recent appraisal (within the last 6 months) if available

### Vehicle Loans

- Income Verification (see below)
- Vehicle Information
  - Purchase from a dealership: copy of the purchase agreement showing the VIN
  - Private purchase: copy of the Vehicle registration showing the VIN

### Personal Loans and Overdraft

- Income verification (see below)
- For consolidation loans, a copy of each statement to be paid out

### Income Verification

- Salaried Employees, one of the following:
  - 2 recent paystubs
  - Letter of Employment
  - Employment Contract
  - T4 Slip
  - Notice of Assessment
  - Income Tax Return
- Self-employed borrowers:
  - Minimum of 2 years of T1 General (Income Tax Return) including Statement of Business Activities
  - Most recent Notice of Assessment
- Part-time, Seasonal, Commissioned, or Employees with Significant Overtime:
  - 2 recent paystubs, AND
  - 2 years T1 General, or T4 Slips, or Notices of Assessment
- Retirees:
  - Copy of direct deposit of pension income, or
  - Tax slips showing the gross amount of pension earnings, or
  - T1 General (Income Tax Return)

Your appointment is with: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_