



Real Estate Loan Application Guidelines

Applying for a real estate loan? We're here to help make the process clear and simple. Below is an overview of the information WEPCO may use to review your application, along with the documents you may need to provide.

Credit Report Review

As part of the application review process, WEPCO may obtain credit reports from Experian, Equifax, and TransUnion. If your real estate loan is approved and opened, loan information may be reported monthly in accordance with applicable credit reporting practices.

Income Verification

To support the review of your real estate loan application, each borrower will be asked to provide income verification documents, such as:

- Federal tax returns for the previous two years.
- Most recent pay stubs issued within the last 30 days.
- If you are not required to file federal tax returns, documentation verifying supplemental income, such as Social Security benefits, pension income, or other applicable income sources.

Borrowers and Co-Borrowers

You may apply individually or jointly with a co-borrower.

Co-borrowers share the same loan terms, responsibilities, and repayment obligations as the primary borrower.

Online Applications

After you submit an online application, a loan officer will contact you to communicate the decision or request any additional information needed to complete the review.

If you have questions about the application process or the documents needed, please contact a WEPCO loan officer for assistance.