

Your Path To Personal Loan's Success Starts Here

We offer tailored solutions for business owners and investors.
Get Started Today!



Personal Loan Required Documents (Most Lenders Ask For)



Identification

- ✓ To prove your identity
 - Driver's License
 - State ID
 - Passport
 - Social Security Card (Sometimes)



Proof Of Income

- ✓ To verify you can repay
 - Recent Pay Stubs (Usually 30–60 Days)
 - W-2 (Most Recent Year)
 - 1099s (For Contractors)
 - Tax Returns (1–2 Years, Sometimes Only If Self-Employed)
 - Employer Verification Letter (Optional)



Proof Of Employment

- Employer Contact Information
- Offer Letter (If Newly Hired)
- Paystub With Employer Info May Be Enough



Bank Statements

- ✓ Usually 1–3 months
 - Checking Account
 - Savings Account
 - Investment Account (Optional)



Proof Of Residence / Address

- Utility Bill
- Lease Agreement
- Mortgage Statement
- Bank Or Credit Card Statement



Credit Authorization

- Most Lenders Require You To Sign A Credit Check Authorization (Soft Or Hard Pull Depending On Lender)



Optional / Situational Documents

Depending on the borrower profile:

- ✓ Proof of additional income (side gig, rental income)
- ✓ Unemployment benefit paperwork
- ✓ Business bank statements (for self-employed)
- ✓ Profit & loss statement (self-employed)
- ✓ Proof of collateral (secured personal loans)
- ✓ Insurance verification (secured loans)

If Self-Employed**

You may also need:

- ✓ 2 years tax returns
- ✓ 12–24 months bank statements
- ✓ P&L statement
- ✓ Business license
- ✓ 1099s
- ✓ CPA letter



Lender-Specific Differences

Banks

- ✓ More documentation
- ✓ Income tax returns
- ✓ Full bank review

Credit Unions

- ✓ Membership requirements

Online lenders

- ✓ Faster verification
- ✓ Often only ID + income proof



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