

What Documents Do I Need to Get a Loan with 1st Franklin Financial?

At 1st Franklin Financial, we love helping customers get funds fast. As a part of the application process, you'll need to provide us with a few documents to secure your loan. We pride ourselves on making this process quick and easy for our customers, so we put together the following checklist to help you get prepared.*

Valid Identification

First, we'll need to confirm your identity. To do that, we'll need two proofs of ID from the list below.

- Driver's License
- Social Security Card
- Birth Certificate
- State ID
- Passport

Proof of Address

In order to complete the loan application process, we will also need to confirm your address. To prove your address, please provide one of the documents below when you come into a branch.

- Utility Bill
- Mortgage Statement
- Voter Registration Card
- Lease Agreement

Verifiable Income

Finally, we will need to verify your income. Please provide one of the documents below so we can finalize the loan amount you will qualify for.

- Paystub
- Tax Return or W-2
- Written Income Verification from Employer
- Bank Statement or Bank Records
- Government Documentation

For most customers, that's it! But, in some situations, we'll need additional documentation. Here are a few scenarios that may require additional paperwork:

- **Shared Liabilities:** If someone pays all or part of a liability in your name, we'll need documentation to support that.
- **Low Credit Score:** If your credit score doesn't meet our minimum requirements, we'll require additional collateral.

If you are ready to apply for a loan, get started now with our easy online loan application! Once completed, our "Friendly Franklin Folks" will be in touch to guide you through the rest of the process and find a convenient time for you to visit a local branch to complete your application.

*Approval and actual loan terms depend on your ability to meet our credit criteria (including annual income, debt ratios, and credit report and history) and the availability of collateral. Annual percentage rates vary depending on your credit profile and state restrictions. For example, a customer with a good credit history and minimum gross income requirements may qualify for a loan with an APR of 21.99%. Maximum APR's vary by state. 1st Franklin Financial Corporation, NMLS #141654, Georgia Residential Mortgage Licensee #5656. Active duty military, their spouse or dependents covered by the Military Lending Act ("MLA") may not pledge a vehicle as collateral.