



# Mortgage documentation

Needed for home purchases

At Consumers Credit Union, we offer a range of mortgage products to make your dream of home ownership a reality. While this is not an all-inclusive list, providing the following documents will allow your mortgage expert to initiate the loan process and determine what product is best for you. Based on your specific needs, additional documentation will be requested.

## Your mortgage loan officer needs the following documents to begin the loan process:

- \_\_\_\_\_ 30 days most recent pay stubs with year-to-date information for all jobs and for each borrower
- \_\_\_\_\_ Previous two years of W-2s for all borrowers and all employers
- \_\_\_\_\_ Two months of bank statements; ALL pages (non-Consumers accounts only)
- \_\_\_\_\_ Appraisal fee: \$400 for conventional loans and \$450 for FHA/USDA loans
- \_\_\_\_\_ If self-employed, federal tax returns (all schedules) for two previous years
- \_\_\_\_\_ Fully executed Purchase Agreement
- \_\_\_\_\_ Verification of earnest money deposit (copy of check/bank statement with check clearing)

## If applicable:

- \_\_\_\_\_ Copies of executed or signed divorce papers
- \_\_\_\_\_ Child support documentation
- \_\_\_\_\_ Current statement for investment accounts; ALL pages (401(k), IRA, etc.)
- \_\_\_\_\_ If retired, copies of most recent award letters
- \_\_\_\_\_ If self-employed, two years of business tax returns and current profit and loss statement
- \_\_\_\_\_ If currently renting, landlord contact information

## Begin to gather:

- \_\_\_\_\_ Homeowners insurance (quote)
- \_\_\_\_\_ Contact name and phone number for your employment verification

For questions, please call 800.991.2221 or contact your mortgage loan officer directly.

Notes:

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All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. Updated 01/16/19.