



# Mortgage documentation

Needed for refinance

At Consumers Credit Union, we offer a range of mortgage products to fulfill your home refinance. 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)
- \_\_\_\_\_ If self-employed, federal tax returns (all schedules) for two previous years
- \_\_\_\_\_ Homeowners insurance declarations page
- \_\_\_\_\_ Appraisal fee: \$400 for conventional loans and \$450 for FHA/USDA loans
- \_\_\_\_\_ Recent mortgage statement(s)

## If applicable:

- \_\_\_\_\_ Copies of executed or signed divorce papers
- \_\_\_\_\_ Child support documentation
- \_\_\_\_\_ Current statement for investment accounts; ALL pages (401(k), IRA, etc.)
- \_\_\_\_\_ If title is in the name of a trust, copies of trust documentation
- \_\_\_\_\_ If self-employed, two years of business tax returns and current profit and loss statement

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

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