



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.

Please provide PDF format only and include all pages, even if blank. No pictures of documents, screenshots etc. are allowed. Only PDFs can be accepted.

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: \$450 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:



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.