

MORTGAGE CHECKLIST

Please gather any documentation that is applicable
Additional documentation may be required by Underwriting.

If you would like to receive a secure email to send documents electronically, please contact mortgages@nefcu.com.

E-SIGN CONSENT DOCUMENT *(Applicable for phone appointments only)*

- Please review, sign, and return to your loan officer prior to your appointment

INCOME

- Paystub/W-2 Income**
 - One most recent paystub with year-to-date totals for each borrower
 - Last two years of W-2s for each borrower
- Social Security/Disability Income**
 - Copy of Social Security Award Letter – or –
 - Last two years of SSA-1099s
- Retirement Income**
 - Copy of most recent retirement statement
 - Last two years of 1099s
- Self-Employed or Rental Income**
 - Two years signed personal federal tax returns, including all schedules
 - S Corp. or Partnership: Two years business tax returns with all schedules and applicable K-1s
 - Signed year-to-date profit and loss statement
 - Three months business account statements for each business
 - Copy of current leases on all rental properties owned
- Alimony or Child Support**
 - Copy of Divorce Decree and/or Child Support Order

ASSETS

- Bank/Asset Statements**
 - Two months complete statements for accounts with other institutions – or –
 - Electronic verification available via AccountChek™, please ask if interested
- Retirement Statements**
 - Most recent quarterly statement (*all pages needed*) – or –
 - Electronic verification available via AccountChek™, please ask if interested

PROPERTY INFORMATION

- Refinancing your current home**
 - Current mortgage statement for any owned property financed with another lender
 - Current property tax bill for any owned property (*even if currently escrowed with NEFCU*)
 - Copy of the declaration page for current homeowner's insurance coverage
 - Copy of credit card or loan statements if you are consolidating debt as part of your refinance
- Buying a Home**
 - Copy of the signed Purchase & Sales Contract, including all addendums
 - Copy of the property tax bill, deposit check, and Multiple Listing Sheet (MLS), if available
 - Name, address, and phone number of the Seller and/or Realtor(s)
 - Mortgage statement and property tax bill for any other properties you own

ADDITIONAL

- VA loans: D214
- Bankruptcy in the last seven years: complete copy of bankruptcy paperwork