



# MORTGAGE LOAN APPLICATION CHECKLIST

PURCHASE, REFINANCE, HOME EQUITY LOAN, HELOC, AND MORE

## What To Expect

- Our mortgage loan applications typically take between 4-8 weeks processing time, depending on the loan program.
- We will order a valuation of your home. Valuation type differs depending upon loan program.
- There may be documents you will need to sign throughout the process, either electronically or in-person at one of our branches.
- Any deeded owners will likely need to attend the closing, even if not joint on the loan.

## Be Prepared To Provide The Following Information For Your Application:

### Loan Information:

Requested Loan Amount  
Loan Reason  
Estimated Property Value  
Sales Price *(If Applicable)*

### Employment:

Employment and Income Information  
Employment Status

### Personal Information:

Social Security Number  
Date of Birth  
Residential Status  
Marital Status  
Identification Information

### Property Information:

Address  
Type

### Contact Information:

Email Address  
Home Phone  
Cell Phone  
Mailing Address

### Personal Reference:

Name  
Phone Number  
Email  
Relationship

**If applicable:** Information about any other debts and financial obligations, such as vehicle loans, outstanding student loans, credit cards, current mortgage or home equity accounts.



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**Be Prepared To Provide Some or All the Following Documentation for Your Application:**  
**PROPERTY DOCUMENTATION NEEDED FOR EVERY APPLICATION**

- Proof of Insurance**
  - Reflecting coverage and yearly premium; Homeowners, hazard, and flood (if applicable)
  - Proof includes a policy or certificate of coverage, declarations page, a copy of the master policy from the homeowners' association (if applicable), insurance binder, property insurance form, or payment receipt.
- Mortgage Statement(s)**
  - For all property, most recent
- Tax Bill(s)**
  - For all property, most recent
- Flood Insurance (if applicable)**
  - Policy declarations page or a copy of the master policy from homeowners' association showing adequate flood insurance coverage for collateral property.

**EVERY APPLICANT AND/OR SIGNER**

- Government-Issued Photo ID**

**The remainder of the required documentation is dependent on your employment status. Please locate the category below that best describes your employment status and supply the appropriate documentation.**

**W-2 WAGE EARNER/SALARIED EMPLOYEE**

- Most recent pay stub(s)** reflecting 30 days of YTD earnings
- Most recent two years of W-2s** from employer

**SELF-EMPLOYED OR COLLECTING RENTAL INCOME**

- Most recent two years of personal and business IRS tax return documents** including all schedules

**RETIRED WITH SOCIAL SECURITY BENEFITS**

- Most recent retirement award letter** or most recent 1099-SSA (misc. income) form
- Most recent bank and investment statements**
- Most recent IRS tax return** (as applicable)

**RETIRED WITH PENSION OR RETIREMENT BENEFITS**

- Most recent bank statements**
  - Written verification from the organization paying the income:**
    - Most recent award letter
    - Most recent two years' person IRS tax return documents
- OR**
- Most recent two years' person IRS tax return documents

