



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:

- | | |
|--|---|
| <input type="checkbox"/> Loan Information:
Requested Loan Amount
Loan Reason
Estimated Property Value
Sales Price <i>(If Applicable)</i> | <input type="checkbox"/> Employment:
Employment and Income Information
Employment Status |
| <input type="checkbox"/> Personal Information:
Social Security Number
Date of Birth
Residential Status
Marital Status
Identification Information | <input type="checkbox"/> Property Information:
Address
Type |
| <input type="checkbox"/> Contact Information:
Email Address
Home Phone
Cell Phone
Mailing Address | <input type="checkbox"/> 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

