

Your Home Loan Document Checklist

Whether you're buying a home, refinancing your current loan, or looking to tap into your home equity, we need to review your finances to determine which loan options are best for you. Here are the documents we'll generally need to get started.

Income Verification

| | | | |
|--------------------------|---|--------------------------|----------------------------|
| <input type="checkbox"/> | Paystubs — Last 30 days | <input type="checkbox"/> | W-2 forms — Last two years |
| <input type="checkbox"/> | Social Security awards letter | <input type="checkbox"/> | 1099 for disability income |
| <input type="checkbox"/> | Child support/alimony friend of the court printout or 12 months of cancelled checks ¹ | | |
| <input type="checkbox"/> | Income from rent, commission, interest, or sources other than salary may trigger the need to provide tax returns for the past two years | | |

If You Are Self-Employed

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|--------------------------|--|
| <input type="checkbox"/> | Tax returns — Last two years (Include all schedules) <small>Personal, partnership, and corporate if you have 25% or more ownership (Personal returns only required for Sole Proprietorship)</small> |
|--------------------------|--|

Asset Verification for Down Payment or Funds Required to Close Your Loan

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|--------------------------|---|
| <input type="checkbox"/> | Bank statements — Last two months (Including savings, checking, and investment accounts) |
| <input type="checkbox"/> | Quarterly Retirement Statement — Most current |
| <input type="checkbox"/> | Investment statements — Last two months (Including stocks, bonds, mutual funds, etc.) |
| <input type="checkbox"/> | Closing Disclosure (If using funds from the sale of real property) |
| <input type="checkbox"/> | Sale of assets (Proof of ownership and proof of funds transfer) |
| <input type="checkbox"/> | For gift funds: A gift letter, evidence of transfer of funds, and evidence of withdrawal of funds (if applicable) |

Other Information

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|--------------------------|---|
| <input type="checkbox"/> | Homeowner's Insurance — Declaration page |
| <input type="checkbox"/> | Homeowner's Association Statement (if applicable) |
| <input type="checkbox"/> | Mortgage statement(s) — Most current month |

Please note that we may not need all of these items, and it's possible we may ask for others as we move together through the process.

If you have questions about this checklist or anything else related to the home loan process, contact our Mortgage Loan Consultants at **(800) 506-5070**.

Ready to apply? Visit www.orangecountyscu.org/homeloans to get started.

¹Alimony, child support, or separate maintenance income need not be included if it's not to be considered as income available to repay the loan. Child support or alimony income may be used if you received it for the last 12 months.