

Mortgage Document Checklist

Questions: Call us at (800) 506-5070

Income Documentation

- Two Recent Pay Stubs (from each borrower)
- Last Two Years' W-2s
- Last Two Years' Tax Returns – ONLY IF ANY OF THE FOLLOWING APPLY:
 - Self Employed – Personal and business required if you have 25% or more ownership (Personal returns only required for Sole Proprietorship)
 - Receive Bonus/Commission Income
 - Receive Rental Income – Additional documentation may be required
 - Unreimbursed Business Expenses – If you're not sure, check your Schedule A form on your federal returns

Assets (All Pages Required)

- Bank Statements – Last two months
- Most Current Quarterly Retirement Statement
- Investment Statements – Stocks, bonds, mutual funds, etc. – Most current quarterly or last two months

Other Information

- Home Owners Insurance – Declaration page
- Home Owners Association Statement – If applicable
- Mortgage Statement(s) – Most current monthly
- Credit Card or Installment Statements – If we're paying direct (refinance only) – Most current monthly

Signed Authorizations (Provided by your Mortgage Consultant)

- E-Signature – During the loan process it authorizes Orange County's Credit Union to e-mail you the initial disclosures such as Good Faith Estimate and Truth in Lending
 - Write in your e-mail address(es) and fax number
 - Sign and date
- 4506-T – Request for Tax Transcripts – We're required to retrieve your tax transcripts for the past two years to verify income matching
 - Write in your Social Security Number on line 1b – If joint returns, write in social security number of joint
 - Sign, date, and write your telephone number at the bottom
- Borrower Authorization – Allows us to run credit and verify all information provided
 - Sign, date, and write in your Social Security Number
- Impound Authorization – Mark or circle "yes or no" if you want to have your property taxes and home owners insurance included with your payment
 - Sign and date



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