



Home Mortgage Checklist

REQUIRED INFORMATION AND DOCUMENTATION

- Completed application. One for each borrower.
- Completed Borrowers' Authorization to obtain credit. One for each borrower.
- Completed Borrower's Certification. One for each borrower.
- Include a \$400.00 check payable to Interfaith Federal Credit Union or written authorization allowing us to withdraw the money from your checking or savings account here.
- Most recent 30-days' worth of Paystubs if applicable.
- Most recent last two (2) years W2's and/or 1099's if applicable.
- Most recent last two (2) years SIGNED tax returns, please include all schedules. Please include personal and business if applicable.
- Most recent SSI Award Letter(s) or pension annuity benefits letter if applicable.
- Most recent last two (2) Pension Annuity Statement(s) if applicable.
- Last 2 months bank statements for each checking, savings, 401K, IRA, life insurance, money market, retirement savings account, stock market account, etc. Whatever applies to you.
- Student loan repayment schedules for all education loans (including deferred loans) if applicable.
- Vesting for the loan?
- If a refinance, do you have solar panels?
- If the home will be in a trust, provide a copy of the full trust agreement. Please include all pages.
- Copy of Driver License or other government issued ID which includes photo and full signature.
- Copy of Social Security Card.
- For all property you have:
 - Property tax bill
 - Homeowners' insurance policy
 - Mortgage statement
 - Rental agreement if applicable
 - Verification of any monthly Condo or HOA fees associated with the property, if applicable

FOR A PURCHASE

- Copy of Fully Ratified Sales Contract signed by all parties. Please include the contingency Deadline Dates (Examples = Appraisal, Financing or Sale Contingencies). Inspections Contingencies (Examples = Home Inspection, Termite Inspection, Well and Septic Certification inspections if applicable). Please provide complete information for seller, selling agent, selling agent broker, buyer's agent, and buyer's agent broker. Please include name, address, phone number, email address, license number. If there is a particular escrow and title company we will be using, you will need to provide name, address, phone number, representative name, and email address. When available.
- Homeowners insurance quote when available.
- If the home will be in a trust, provide a copy of the full trust agreement. Please include all pages.
- Vesting for the loan?

Questions regarding mortgages can be directed to lending@InterfaithFCU.org or by calling 800-245-0433, ext 224