



# MORTGAGE APPLICATION CHECKLIST

[3riversfcu.org/mortgages](http://3riversfcu.org/mortgages) | 260.399.8236

When applying for a mortgage loan with 3Rivers, you will need to provide the following documents for our loan officers to process your mortgage application:

## W-2 WAGE EARNERS

- Most recent month's pay stub(s)
- Last 2 years' W-2s (for all jobs)
- Last 2 years' tax returns
- Residential addresses (past 2 years)
- Names and addresses of each employer (past 2 years)
- Proof of other income (Social Security, Disability, Pensions, etc.)
- Last 2 months' bank statements for all checking and savings accounts
- Addresses of other real estate currently owned
- Most recent quarterly statements for all investment accounts (IRA, 401K)
- Divorce decree and property settlement (signed), if applicable
- Bankruptcy papers and proof of discharge, if applicable

## SELF EMPLOYED

- Previous 2 years' personal and business returns, complete with ALL supporting schedules & SIGNED by the borrower(s)

## PURCHASES

- Signed copy of the Offer to Purchase and any counter offers

## REFINANCES

- Copy of land survey for Ohio properties (exceptions will be handled on a case-by-case basis and dependent on product type selected)
- Copy of Homeowners (Hazard) Insurance Policy and/or agent's name and phone number

Additional information could be necessary to make a loan decision. Anything less than the above described data will result in slowing the approval and closing process. Should you have any questions or need clarification on any of the above information, feel free to contact your Loan Officer.

**To apply online: [3Riversfcu.org/mortgages](http://3Riversfcu.org/mortgages)**

## CONTACT US

**Mortgage Origination Department**

260.399.8236 | [3RiversMortgage@trfcu.org](mailto:3RiversMortgage@trfcu.org)



Federally insured by the NCUA.

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