Priority First
FEDERAL CREDIT UNION

MORTGAGE APPLICATION CHECKLIST

We recommend collecting the following documents before you begin the loan process. Additional documentation may be required.

ALL BORROWERS

- ☐ Valid driver's license or government-issued photo identification and Social Security Number
- ☐ Written explanation if employed less than two years or if an employment gap exists within the last two years
- ☐ Bank statement covering the last two months for any checking/savings accounts including all pages
- ☐ Current monthly statement of any 401(k) savings plans, IRAs, CD accounts and/or investment portfolios

SALARIED BORROWERS

- ☐ Pay stubs covering the past 60 days (must show year-to-date totals)
- ☐ SSI, Pension, and Disability Award Letters
- ☐ Signed tax returns including all schedules, W-2s, and 1099s for the past two years

SELF-EMPLOYED BORROWERS

- ☐ Corporate 1120S/partnership 1065 tax returns for the past two years
- ☐ Year-to-date profit and loss statement and balance sheet
- ☐ Personal 1040 tax returns with all schedules, W-2s, and 1099s from the past two years

PURCHASING

- ☐ Executed sales contract
- ☐ Copy of cleared earnest money deposit check
- ☐ Hazard insurance binder (homeowners insurance)
- ☐ Contact information for:
  - The realtor you are working with (if applicable)
  - Closing company or attorney
  - Homeowners insurance agent

REFINANCING

- ☐ Copy of current mortgage statement (unless mortgage is currently held by PFFCU)
- ☐ Copy of current homeowners insurance declarations page

IF YOU CURRENTLY OWN REAL ESTATE:

Loan statement showing:

- ☐ Mortgage account number, payment, and balance information
- ☐ Hazard insurance policy information
- ☐ Spring and fall real estate tax receipts
- ☐ Home equity account number, payment, and balance information (if applicable)

TALK TO A MORTGAGE EXPERT TODAY!

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SCAN HERE TO APPLY!

EQUAL HOUSING LENDER