Prior to beginning the loan process, it is recommended that you begin collecting the following documents.

**All borrowers**
- A valid driver’s license or other government-issued photo identification, date of birth and Social Security number
- Written explanation if employed less than two years or if an employment gap exists within the last two years
- Current monthly bank statement detailing income deposits for retirement, pension, annuity and/or social security income

**Salaried borrowers**
- Pay stubs covering the past 60 days. (must show year-to-date totals)
- SSI, Pension, and Disability Award Letters
- Previous 2 years of W-2s

**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 from the past two years

**Refinancing**
- Copy of current mortgage statement *(a mortgage statement is not required if the mortgage is currently held by EFCU)*
- Warranty deed
- Tax assessment

**Additional documentation may be required**