



838 Eglin Parkway N.E.  
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eglinfcu.org

## Mortgage Application Checklist

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

### Employed Income...

- Pay stubs covering the past 60 days (must show year-to-date totals)
- Previous two years of W2's.

### Self-Employed Income...

- Personal and Business tax returns for the past two years
- Most recent pay stub and W2 (if applicable)

### Rental Income...

- Personal tax returns for the past two years
- Current homeowner's and flood insurance declaration page, mortgage statement, and property tax assessment for each property owned

### Other Income...

- Current award letter or 1099-R for Retirement income or VA income.
- Current award letter or 1099-SSA for Social Security income
- Most recent full-month bank statement (to include all pages) proving receipt of income

### If Purchasing...

- Fully executed copy of the purchase contract
- Contact information for the realtor you are working with (if applicable)
- Homeowner's insurance quote
- Most recent full-month bank statement (to include all pages) proving liquid assets for closing

### If Refinancing...

- Existing survey on the property (if applicable)
- Current mortgage statement (*a mortgage statement is not required if the mortgage is currently held by Eglin FCU*)
- Homeowner's insurance declaration page
- Flood insurance declaration page (if applicable)
- Owner's title policy (if applicable)

**Additional documentation may be required.**