



838 Eglin Parkway N.E.
Fort Walton Beach, FL. 32547-2781
eglinfcu.org

Unimproved Property Loan Checklist

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-issue 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

Purchasing

- Copy of executed sales contract
- Contact information for the realtor you are working with (if applicable)

Refinancing

- Survey of the lot
- 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