



**REAL ESTATE &
COMMERCIAL LENDING**

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CHECKLIST FOR CONVENTIONAL MORTGAGE LOANS

Thank you for allowing MVFCU the opportunity to discuss your mortgage financing options. Additional information may be requested in order to complete the processing of your loan application. Prior to recording your loan you must be a member of MVFCU.

GENERAL INFORMATION REQUIRED FOR ALL APPLICATIONS

Notices and Disclosures

Authorization to Obtain Credit and/or Payoff Information

Completed Uniform Residential Loan Application — Primary Borrower

Completed Uniform Residential Loan Application — Additional Borrower (If applicable)

30 days recent pay stubs for all borrowers on the application

2 months recent bank statements for funds being used for closing costs or down payment

If using income from other sources, such as Social Security, disability or retirement, provide Award Letters Most recent 2 years W-2's and/or 1099s for all borrowers on the application

ADDITIONAL INFORMATION TO PROVIDE IF YOU ARE REFINANCING YOUR HOME

As-Built Survey – IF you have made any modifications to the home since original loan

Current mortgage statement

Homeowner's insurance information reflecting your annual premium and agents contact info

OTHER INFORMATION THAT MAY BE REQUIRED IF IT APPLIES TO YOU

Self-employed, provide your two most recent years income tax / business returns with all schedules.

Evidence of child support obligation (or income if using income for qualifying)

Written explanation for bankruptcy (if discharged in the past 4 years) and copy of Bankruptcy Discharge. (If applicable)

If using military benefits, provide a copy of your DD214 or Statement of Service

If property is in a trust, provide a complete copy of the trust

Please note, mortgage interest rates can fluctuate daily. Until your interest rate is locked-in, all rates are subject to change without notice.

Feel free to contact us if you have questions about providing any of the items mentioned above.

We look forward to speaking in greater detail with you about a mortgage loan.

**Matanuska Valley Federal Credit Union
Residential Lending Department:
907-745-9165 / Fax 907-745-9168**



This Credit Union is federally insured by the National Credit Union Administration.

NMLS #418470

