



## ITEMS NEEDED TO APPLY FOR A MORTGAGE WHEN PURCHASING, REFINANCING, OR PAYING OFF A LAND CONTRACT

### All Need:

- 1 Month of Most Recent Paystubs
- Name and contact information for direct supervisor
- 2 Years of W2s
- Social Security Award Letter/Pension Statement
- Copy of valid Driver's License
- Divorce Decree (if applicable)
- 2 months Bank Statements (all pages)
- **Self-employed or Rental Properties ONLY:**
- 2 Years Federal Income Tax Returns (all pages)
- YTD Signed Profit and Loss Statement
- 2 Years Business Income Tax Returns (all pages)
- Current Business Financial Statement
- Rental Agreements for Investment Properties (if necessary)
- Copy of Property Tax Bills and insurance on all properties that you own

### Purchases

- Purchase Agreement
- Copy of your Earnest Money Deposit
- Homeowner's insurance quote
- Flood Insurance quote – if necessary

### Refinances

- Copy of Land Contract (all pages) – if applicable
- Current Mortgage Statement
- Current Homeowner's Insurance Policy – all pages
- Flood Insurance Policy, if applicable
- Statements of bills to be paid at close – if applicable

Application may be made online or you can contact the mortgage department directly at:

(989) 777-3620 ext. 5104 or e-mail at: [mortgagedept@unitedfinancialcu.org](mailto:mortgagedept@unitedfinancialcu.org)

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