

# FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

1 • 800 • 427 • 4835

## PURCHASE MORTGAGE LOAN OR MORTGAGE REFINANCE ITEMS YOU WILL NEED FOR YOUR APPOINTMENT

- ❑ A deposit of \$550.00 is required at time of application.
- ❑ A copy of the sales agreement between the applicant (s) and seller (s) and a copy of the earnest money receipt (**if Purchase Mortgage**).
- ❑ A copy of the Deed for the property.
- ❑ A copy of your Home Owners Insurance Policy and real estate property taxes for the previous year (**if you are refinancing**).
- ❑ A current pay stub for the most recent thirty (30) day period for both the applicant and co-applicant, plus the last two (2) years W-2's. Verification of any other additional income to be considered will be required. Self-employed applicants must provide the Credit Union with signed individual federal tax returns, including appropriate schedules, for the previous two (2) years. In addition, if the business is a corporation or partnership, copies of signed federal business income tax returns for the past two (2) years with all applicable schedules must be provided. Also, financial statements should be submitted if available.
- ❑ The names, addresses, account numbers, and balances of **ALL** savings and checking accounts, plus the last three month's statements from all depositories (except First Choice America Community Federal Credit Union). If you are using mutual funds, etc., for down payment and closing, statements showing available funds will be necessary.
- ❑ A complete list of **ALL** debts, including the account numbers, balances and required payments along with any security offered must be provided for both the applicant and co-applicant. **Please include a copy of your last statement (for revolving charges) or a copy of your payment book for loans.**
- ❑ Name, address, and phone number of employer for all applicants. Applicants should have been on present job for the prior two (2) year period. Applicants who have had job changes in the prior two (2) years will also be favorably considered, provided such changes demonstrate advancement within the same or related line of work as well as those who have undertaken education, training, or increased technical skill.

**ALL THESE ITEMS MUST BE BROUGHT TO THE APPOINTMENT  
SO THAT WE CAN BEGIN PROCESSING YOUR LOAN.  
ALL LOANS SUBJECT TO CREDIT APPROVAL  
MEMBERSHIP ELIGIBILITY REQUIRED**



We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

