



Mortgage documentation

Needed for refinance

At Consumers Credit Union, we offer a range of mortgage products to fulfill your home refinance. While this is not an all-inclusive list, providing the following documents will allow your mortgage expert to initiate the loan process and determine what product is best for you. Based on your specific needs, additional documentation will be requested.

Please provide PDF format only and include all pages, even if blank. No pictures of documents, screenshots etc. are allowed. Only PDFs can be accepted.

Your mortgage loan officer needs the following documents to begin the loan process:

- _____ 30 days most recent pay stubs with year-to-date information for all jobs and for each borrower
- _____ Previous two years of W-2s for all borrowers and all employers
- _____ Two months of bank statements; ALL pages (non-Consumers accounts only)
- _____ If self-employed, federal tax returns (all schedules) for two previous years
- _____ Homeowners insurance declarations page
- _____ Appraisal fee: \$450 for conventional loans and \$450 for FHA/USDA loans
- _____ Recent mortgage statement(s)

If applicable:

- _____ Copies of executed or signed divorce papers
- _____ Child support documentation
- _____ Current statement for investment accounts; ALL pages (401(k), IRA, etc.)
- _____ If title is in the name of a trust, copies of trust documentation
- _____ If self-employed, two years of business tax returns and current profit and loss statement

For questions, please call 800.991.2221 or contact your mortgage loan officer directly.

Notes:

