

Firefighters First CU Mortgage Loan Checklist

Thank you for your interest in a mortgage with Firefighters First Credit Union!

To Apply: Please visit our **Online Mortgage Application** and complete the online application as thoroughly as possible (there is no cost to apply). If you are working directly with one of our Real Estate Loan Consultants, please email them after you apply so they can assist you with the next steps and arrange to lock in your rate, if desired. Once you apply, we will contact you (within 2 days).

Next Steps: After you have reviewed and signed the online documents and you have confirmed your *intent to proceed*, please take the time to provide us a copy of the following documents. Delivering the documents within 24 hours will assist in expediting your request. You can upload your documentation through our secure application portal, or send them to us via secure email or fax.

Income

- Most recent two (2) pay stubs showing current and year-to-date earnings
- Two (2) most recent W-2's
- If retired: 1099Rs, copy of award letter and evidence of receipt
- Two (2) most recent Federal tax returns
(Provide if you are self-employed, have rental property or other non-employment income to consider)

Assets

- Most recent two (2) months' bank and retirement statements for any non-FFCU accounts
(Provide only if we need to verify cash for a down payment, to pay for closing costs or to establish reserves)

Miscellaneous

- Homeowner's Insurance declaration page and agent information
- Most recent mortgage statement for any mortgage outside of FFCU
(Provide to expedite paying off the subject loan or confirm payments for other properties owned)
- For purchases—A signed purchase contract, the agents' and escrow's contact information
- Other documents may be requested by your Mortgage Lending team

800-231-1626

REOrigination@FireFirstCU.org



FirefightersFirst
CREDIT UNION

It's yours.