



Mortgage Application Checklist

For **all** mortgages we will ask for the following:

- Copy of driver licenses for each borrower
- Most recent pay stub showing at least 30 days of income for all borrowers
- W2 or 1099 forms for the last 2 years (self employed 2 years tax returns with all schedules)
- Savings/checking account statements for the last 60 days
- \$25.00 credit report fee
- Appraisal fee of \$350.00 payable to: United Bay Comm. Cr. Un. (cost for FHA appraisal is \$450.00)

For a **new purchase** we will request:

- Completed purchase agreement signed by buyer(s) and seller(s)
- You will need to provide 1 year of home owners insurance along with a paid receipt and binder prior to closing.
(Items above are not needed for a pre-approval)

For a **refinance** we will also request (in addition to items above):

- Most recent property tax bill
- Copy of home owners insurance
- Account statement from current mortgage holder

**Please call the Mortgage Department at 989-892-4597 x 5113 to schedule an appointment to apply for your mortgage.
You can also apply online, 24 hours a day at www.ubccu.org.**