

Mortgage Application Checklist

For *all* mortgages, you will need:

- Copy of drivers licenses for each borrower (front and back)
- Copies of the two most recent pay stubs for each borrower (30 days)
- W2's or 1099 forms and full **Federal** tax returns for the last 2 years (self employed 2 years tax returns with all schedules)
- All pages of your two most recent bank statements

For a *new purchase*, you will need:

- Copy of the fully-executed purchase agreement signed by buyer(s) and seller(s)
- Homeowner's insurance quote for the subject property
- Copy of the front and back of the canceled Earnest Money Deposit check tendered to the seller (if any)
(Items above are not needed for a prequalification)

For a *refinance*, in addition to the items above you will need:

- Copies of your two most recent property tax bills
- Copy of your most recent homeowner's insurance statement
- Copy of your most recent mortgage statement

Call to discuss your options and apply to get prequalified today!

Bay City Area:

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Kalamazoo Area:

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United Bay Community Credit Union NMLS 501172

You can also apply online, 24 hours a day at www.ubay.org