



Mortgage Application Checklist

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

- Copy of drivers licenses for each borrower (front and back)
- Most recent pay stub showing at least 30 days of income for all borrowers
- W2's or 1099 forms and full **Federal** tax returns for the last 2 years (self employed 2 years tax returns with all schedules)
- Savings/checking account statements for the last 60 days
- Appraisal fee of typically \$425.00 to \$525.00 payable to: United Bay Community Credit Union

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 the items above):

- Last 2 property tax bill
- Copy of homes owners insurance
- Account statement from current mortgage holder

To make an appointment, please contact the Mortgage Officer in your area:

Bay City Area:

Jill Patterson, NMLS 337732, (989) 891-1671

Helen Trerice, NMLS 594066, (989) 891-1662

Kalamazoo Area:

Bridget Waters, NMLS 1799486, (269) 668-6336

Cody Higley, NMLS 493332, (269) 668-6336

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