



mortgage document checklist



Equal Housing Lender. Federally Insured by the NCUA.



BANKING FOR
GOOD™

CONGRATULATIONS! YOU'RE READY FOR THE NEXT STEP.

Our **Mortgage Document Checklist** will help you prepare all the necessary documents to get your mortgage application started with Achieva. Gather your documentation and information prior to starting your application.

Call, click or visit a branch to apply today!
866.617.6373 | achievacu.com/mortgages

Documents required to complete your mortgage application

- ❑ **Paycheck stubs for the last thirty (30) days showing year-to-date earnings**
- ❑ **Two years most recent Federal W2s issued by your employer**
- ❑ **Two years most recent Federal tax returns including all schedules**
Need both business and personal (if applicable)
- ❑ **Most recent two months statements for assets**
Include all pages of statement (front, back and blank pages) for all asset accounts not with Achieva (checking, savings, retirement, stocks, investments, etc.)
- ❑ **Social security award letters and/or retirement/pension benefit statement** (if applicable)
- ❑ **Marital settlement agreement and/or divorce decree** (if applicable)
- ❑ **Copies of driver's license and social security cards**

Continued on the next page.



Documents are required for all borrowers and co-borrowers. All loans are subject to approval.



Documents required to complete your mortgage application

- Current real estate holdings (other property owned)**
Provide property address, current market value, mortgage lender name and address, loan number, monthly payment and balance.

Provide current property tax bill, homeowners insurance and HOA dues coupon (if applicable)
- Two year history for employment and residency**
Provide copy of job offer letter/contract (if starting a new job)

Provide landlord name and address (if you rent)
- A list of any new debts not listed on your credit report**
Name, account number, payment, and balance
- Credit explanation letter for any derogatory credit history**
- All bankruptcy/short sale documentation** (if applicable)

Your Mortgage Advisor will assist you with obtaining an Achieva Membership. Ask about the benefits of membership.

Documents needed for purchase contract

The documents listed below, with the exception of the purchase contract, are not required prior to a Loan Estimate. These documents are needed to finalize your mortgage transaction.

- Signed and fully executed sales contract
- Copy of canceled/cashed check for the earnest money funds
- Homeowners insurance quote
- Contact information for realtors and closing agent

Additional documents needed for refinance application

- Copy of your current homeowner's insurance declarations
- Copies of your Flood and Wind declarations (if applicable)
- Owner's title insurance from original purchase of the property
- Most recent survey of property
- Current mortgage statement with up-to-date balance
- If you are getting cash-out (paying off other debt besides 1st mortgage) provide explanation for use of funds.

For questions about these documents or the mortgage process contact your assigned mortgage advisor today!



During the mortgage process, additional documentation may be required. We appreciate your assistance.

