



# Home Loan Checklist

## The Essentials

- ❑ Last two months' bank statements from primary financial institution (if other than Members First).
- ❑ Copies of 30 days of most recent paystubs for all borrowers.
- ❑ Last two years' W-2s, 1099Rs (Pension), 1098R (Social Security), and 1099s.
- ❑ Copies of year-end tax information for any applicable "other income used" (social security, pension, child support, alimony) from last two years.
- ❑ **Self-Employed Borrowers:** Last two years' business tax returns and a copy of current year's profit & loss balance sheet.
- ❑ **Purchase Transactions:** Completed and signed purchase contract with addendums.



FOR THE JOY OF IT.

# Things to Keep in Mind

- Before applying for new credit (e.g. auto loans or credit cards), or co-signing on another person's loan, make sure you speak with your Mortgage Loan Officer to determine what type of impact this may have on your mortgage loan approval.
- Don't begin home improvement projects without notifying your Mortgage Loan Officer.
- Discuss any planned employment changes with your Mortgage Loan Officer promptly.
- Inform your Mortgage Loan Officer about the source of down payment funds from family members or other institutions.
- Each applicant should have a separate email address for efficient communication.

**For more information and assistance, contact  
the Members First Mortgage Department.**



**855.835.6328, ext. 1**



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