



All Mortgage Transactions

Employment/Income Information:

- \_\_\_ A copy of the most recent paystubs for 2 month period
\_\_\_ A copy of your last two years tax returns
\_\_\_ A copy of the W-2 for the last two years

Retired:

- \_\_\_ A copy of your Pension Award Letter OR 2 months bank statements showing the deposits
\_\_\_ A copy of your Social Security Award letter OR 2 months bank statements showing the deposits

Self-Employed:

- \_\_\_ A copy of the past two years complete business and personal tax returns including all schedules
\_\_\_ Year to date profit and loss for the company

Assets:

- \_\_\_ Copies of two months bank/brokerage statements with all pages attached
STATEMENTS - All large deposits must be explained and include a paper trail.

Residency Information:

- \_\_\_ For non-US citizens - copy of the front and back of the Green card or unexpired Visa.

All Purchase Transactions

- \_\_\_ A copy of the fully executed contract of sale and all riders
\_\_\_ A copy of the front and back of the canceled down payment check along with a copy of the complete bank statement showing that the funds have been taken from your account
\_\_\_ A copy of signed Gift letter IF APPLICABLE
\_\_\_ A letter from your Landlord verifying your monthly rent, length of time renting and that payments have been made on time OR 12 months cancelled checks/bank statements along with a copy of your rental lease IF APPLICABLE
\_\_\_ Contact information for appraisal

All Refinance Transactions

- \_\_\_ A copy of your current mortgage statement NON UNFCU REFINANCE
\_\_\_ A copy of the recorded deed NON UNFCU REFINANCE
\_\_\_ A copy of the home owners insurance policy
\_\_\_ A copy of your real estate tax bill

Condos and Co-ops

- \_\_\_ A copy of the Offering Plan NEW CONSTRUCTION CONDOS ONLY
\_\_\_ A copy of the Insurance for the condo or co-op project
\_\_\_ A copy of the most recent two years financial statements for the condo or co-op
\_\_\_ A copy of the most recent budget for the condo or co-op
\_\_\_ A letter from management agent stating what your monthly maintenance payment is and that it is current
\_\_\_ Fully completed Condo/Coop Questionnaire (provided by NYU FCU)

COOP REFINANCE ONLY:

- \_\_\_ A copy of the Stock Certificate and Proprietary Lease

Other

Blank lines for additional information