



1st Mortgage Checklist

Thank you for considering Unilever Federal Credit Union for your home financing needs. This checklist outlines the information and documentation you'll need to provide when applying for a 1st mortgage loan with Unilever Federal Credit Union.

1. ----- Loan Application-Please complete- all applicants need to sign/date.
2. ----- Income: Last 2 Years W-2s and last two pay stubs for each applicant.
3. ----- If you receive retirement/pension and/or social security income, include last two years 1099s & copy of current award letter.
- 4 ----- Copy of homeowner's insurance policy, or all-risk hazard policy, if property is a condominium (If you live in a condominium or planned unit development, include a copy of the homeowner's association's liability & fidelity policies).
- 5 -----If Purchase-Money Loan, provide Copy of Executed Purchase Contract, and all addendums.
6. -----Provide a copy of the social security card and a photo ID for each applicant.
7. ----- Copy of last two months bank statements/savings statements showing adequate funds for down payment/closing costs and reserves.
8. ----- Copy of most recent statement quarterly/monthly statement verifying assets (savings retirement, investment accounts).
9. ----- If currently renting, copy of last 12 months cancelled rent checks (front & back).
10. ----- If Purchase-Money Loan, provide a list of estimated closing costs from your Attorney/settlement company.

**Please include a copy of your most recent last two years tax returns if: You are self-employed, or own at least 25% of a partnership or corporation; or at least 25% of your total compensation is from commission; or, if rental income is to be used when computing your income (also include a copy of the executed leases); or, if interest or dividend income is to be used.

**If your property is part of a condominium or Planned Unit Development (PUD), include the contact information (name, phone number) of the development's homeowner's association.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

US PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

WHAT THIS MEANS TO YOU

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.