

# Mortgage Approval

## CHECKLIST

Insured  
by NCUA.



FCUMKVS0743-0924

Thank you for applying for a mortgage loan with Florida Credit Union. Please return the documents below to expedite the processes as soon as possible.

### PRIORITY ONE

- 30-days of consecutive current pay stubs for each borrower
- W-2s spanning most recent two years for each borrower
- For self-employed borrowers:** the last two year's tax returns, both business and personal with all schedules AND current P&L
- For retired borrowers:** include your social security award letters, and/or pension award letters and two years worth of any other 1099s you may receive
- The last two months of statements for any assets accounts including bank accounts, 401k, IRAs, stock portfolios, etc. (please be sure to submit all pages)
- Purchase contract signed by buyers and sellers

### PRIORITY TWO

- Copy of drivers' licenses and Social Security cards for each borrower
- If you own additional real estate include the mortgage statement, property tax bill, and the homeowner's insurance declaration pages
- Survey, if currently available
- Homeowners insurance quote or declaration pages on the new property
- DON'T close any existing credit or open any new credit
- DON'T spend your assets that you have reported on your mortgage loan application
- DON'T change your employment status
- DON'T make any cash deposits into your bank account

If you are not an FCU member, you will also need to open an account when the loan is conditionally approved. Once you have returned the requested documents and signed early disclosures, your file will be submitted for processing. **If you have any questions, your FCU Mortgage Originator can walk you through the process.**