

REQUIRED DOCUMENT CHECKLIST

Information Needed When Applying for a Mortgage

Please complete your application and documents before your appointment. Provide photocopies, rather than originals, if possible.

FOR ALL MORTGAGE LOANS:

- Completed Mortgage Loan Application, either online or by paper
- Pay stubs for the last month showing name, Social Security Number, and YTD information (If self-employed or if you have rental income, we need copies of full business and personal tax returns for the past two years)
- W-2s from 2021 and 2022
- Most recent retirement, investment, and account statements (last 60 days)
- Sales contract for home purchase, if available (for purchases only)

REFINANCE:

- Copy of home-owner's insurance
- Copy of deed or legal description
- Copy of current mortgage statement (for non-OUCU loans)

CONSTRUCTION:

- Construction agreement signed by buyer and contractor including floor plan, specifications, and draw schedule
- Purchase contract if buying lot

For more information contact us at: mortgages@oucu.org or 740-597-2801



The above items are required. Incomplete applications cannot be processed. Cost of the credit report, \$50 is due at the time of application. The appraisal fee of \$565 is due at the time of application when refinancing or for real estate purchases when you sign the contract for a specific property. Checks should be made payable to OUCU Financial. As always, the credit union appreciates your membership. Please feel free to contact the mortgage team at 597-2801 or mortgages@oucu.org.

