REQUIRED DOCUMENTS

Please collect your documentation and return directly to you EECU Mortgage Loan Originator

- For W-2 employees, last 2 years W-2's (for analysis of your income history)
- If you receive weekly, bi-weekly, or monthly pay, last 30 days of pay stubs showing year to date earnings
- If you have a down payment, alternative types of income, or need verified reserves, last 2 months bank statements or last quarterly statement (all pages, all accounts to verify reserves and down payment)
- For self-employed, schedule specific income or loss, or commission borrowers, last 2 years of your federal tax returns, all pages
- If you receive social security benefits, a copy of your disability or retirement awards letter
- If you are a college graduate in the last 2 years, a copy of your transcript
- Last 3 months (or last guarterly statement) of 401K or retirement accounts (all pages, all accounts)
- Any large non-payroll, pension or social security deposit made must be accounted for to avoid negative impact
- If you pay or receive child support, a copy of your child support order or divorce decree
- If you own any rental property, copies of lease agreements and mortgage statements (front and back)
- If you are not a US Citizen, a copy of your resident card
- Homeowner's Insurance Declaration Page
- Copy of mortgage statements if applicable
- EECU membership required prior to loan closing

Questions? Call (817) 882-0181 or visit eecu.org

lend. Not all borrowers will qualify.

