

Home Loan Document Checklist

Whether you're purchasing a home, refinancing your current mortgage, or looking to take out equity, we need to review your finances to determine which loan options are best for you. Here are the documents we'll generally need to get started.

Income Verification

- ☐ Paystubs — Last 30 days
- ☐ W-2 forms — Last two years
- ☐ Social Security awards letter
- ☐ 1099 for disability income
- ☐ Child support/alimony friend of the court printout or 12 months of cancelled checks¹
- ☐ Income from rent, commission, interest, or sources other than salary may trigger the need to provide tax returns for the past two years

If You Are Self-Employed

- ☐ Tax returns — Last two years (Include all schedules)

Personal, partnership, and corporate if you have 25% or more ownership (Personal returns only required for Sole Proprietorship)

Asset Verification for Down Payment or Funds Required to Close Your Loan

- ☐ Bank statements — Last two months (Including savings, checking, and investment accounts)
- ☐ Quarterly Retirement Statement — Most current
- ☐ Investment statements — Last two months (Including stocks, bonds, mutual funds, etc.)
- ☐ Closing Disclosure (If using funds from the sale of real property)
- ☐ Sale of assets (Proof of ownership and proof of funds transfer)
- ☐ For gift funds: A gift letter, evidence of transfer of funds, and evidence of withdrawal of funds (if applicable)

Other Information

- ☐ Homeowner's Insurance — Declaration page
- ☐ Homeowner's Association Statement (if applicable)
- ☐ Mortgage statement(s) — Most current month

Please note that we may not need all of the listed items, and it's possible we may ask for other documentation, as we move together through the process.

If you have questions about this checklist or anything else related to the home loan process, contact our Mortgage Loan Consultants at (541)714-4000 ext. 5152.

Ready to apply? Visit www.oregonstatecu.com to get started.

¹Alimony, child support, or separate maintenance income need not be included if it's not to be considered as income available to repay the loan. Child support or alimony income may be used if you received it for the last 12 months.

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