

**To put in an application, please call and make an appointment
with Lou or Jessica. Thank You!**

**Clinchfield Federal Credit Union
1038 N. Main Ave., P.O. Box 310
Erwin TN 37650**

Phone: 423-743-9192 Fax: 423-743-6156

CHECKLIST FOR MORTGAGE LOANS

The following information will be needed to complete your loan application. As you gather this information, place a check mark beside the items collected. By returning copies of the requested documentation and forms you can save days to weeks in the processing of your loan request. If you are completing this application jointly, please remember to list accounts even if only in one spouse's name.

IF BUYING PROPERTY:

1. Copy of the signed Sales Contract
2. Description of the property from the Realtor/Owner
3. Copy of a survey, if available
4. Copy of current owner's deed plus any payoff information (where financed, account number, etc.)
5. Property tax information

IF REFINANCING:

1. Copy of existing deed(s) of trust, including heat pump loans, etc.
2. Copy of your warranty deed
3. Any information regarding your current loan (where financed, account number, etc.)
4. Copy of previous year's property tax notice and receipt
5. Copy of homeowner's insurance (binder sheet that shows basic coverage amounts)
6. Statements of accounts you want to pay off

INFORMATION ABOUT CREDIT HISTORY AND FINANCIAL CONDITION:

- Copies of statements for each checking, savings, and deposit accounts. Include all CD's, Money Market, IRA accounts
- Copies of last Stock and/or Bond Statements
- Face Value of life insurance, statement of net cash value of life insurance
- Pay stubs for last 30 days (Payroll – not your personal checking account)
- Copy of previous year's W-2's
- Copies of Award Letters for retirement, disability, Social Security
- Copies of statements for all installment/revolving accounts such as MasterCard, Visa, car payments, etc.
- Other Documents you will need if you are divorced and wish alimony, child support or separate maintenance to be considered as a basis for repayment: Copy of recorded Divorce Decree. Proof of receipt of payment for past 12 months (canceled checks, etc)