

MORTGAGE APPROVAL REQUIREMENTS

Name _____ Account Number _____

In order to be approved for a loan the following items are necessary, additional documentation may be required:

1	Completed Application: https://ukrfcu.ficslpo.com/
2	Signed Credit Report Inquiry Release
3	Interest Rate Lock Agreement: https://www.ukrfcu.com/apps/interest_rate_lock.pdf
4	Copy of a valid U.S. Government issued photo ID (i.e. Driver's License or Passport, Green Card if non-citizen)
5	Fees: Application, Credit report, Flood Determination, Appraisal, Title Insurance and others may apply
6	Copies of last two years of signed Income Tax Returns (including all schedules, W-2's, & 1099's)
7	If self-employed, Copies of last three years of signed and complete Personal and Business Income Tax Returns (including all schedules, W-2's, & 1099's).
8	IRS FORM 4506-T: https://www.ukrfcu.com/wp-content/uploads/2018/04/4506T-Form-7.2017.pdf
9	Bank Statements for the last two months (Savings, Checking, CDs, Money Market, Stocks, Bonds, etc.)
10	Income: <ul style="list-style-type: none"> •W2 wage: three most recent paystubs •Social Security income: current Social Security statement •Retirement income: current statement of retirement pension •Rental income: current lease(s) and three month history of rental income deposits
11	Sales Contract (purchase) or Copy of Deed (refinance)
12	Homeowner's insurance
13	Flood Insurance, if applicable
14	Current Mortgage Statement (refinance)
15	Termite Inspection (purchase)
16	Copy of paid Real Estate Taxes (statement and receipt)

Please be advised that all parties to be listed on the deed must be on the mortgage application and be present at settlement.

In addition, I am providing the above info voluntarily in order to be approved for the mortgage applied.

Signature _____ Date _____