



HOME EQUITY APPLICATION CHECKLIST

3riversfcu.org/mortgages | 260.399.8269

When applying for a mortgage with 3Rivers, you will need to provide the following documents for our loan officers to process your mortgage application:

DOCUMENTATION

- Copy of Homeowners (Hazard) Insurance Policy and/or agent's name and phone number
- Last 2 months' bank statements for all checking and savings accounts, **if applicable**
- Addresses of other real estate currently owned, if applicable
- Most recent quarterly statements for all investment accounts (IRA, 401K), **if applicable**
- Divorce decree and property settlement (signed), **if applicable**
- Bankruptcy papers and proof of discharge, **if applicable**
- First mortgage statement

W-2 WAGE EARNERS

- Most recent month's pay stub(s)
- Last 2 years' W-2s (for all jobs)
- Last 2 years' tax returns
- Residential addresses **(past 2 years)**
- Names and addresses of each employer **(past 2 years)**
- Proof of other income (Social Security, Disability, Pensions, etc.)

SELF EMPLOYED

- Previous 2 years' personal and business returns, complete with ALL supporting schedules & SIGNED by the borrower(s)**

Additional information could be necessary to make a loan decision. Anything less than the above described data will result in slowing the approval and closing process. Should you have any questions or need clarification on any of the above information, feel free to contact your Loan Officer.

To apply online: 3Riversfcu.org/mortgages

CONTACT US

Home Equity Department

260.399.8269 | 3RiversHomeEquity@trfcu.org

Submit Loan Documents

EquityDocs@trfcu.org



Federally insured by the NCUA.

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