



MORTGAGE APPLICATION CHECKLIST

3riversfcu.org/mortgages | 800.825.3641

When applying for a mortgage with 3Rivers, you will need to provide the following documents (as applicable) in order to process your mortgage application.

Please note that additional information may be required.

ALL LOANS

- Is your credit frozen? If yes, please advise your loan officer at application.
- Copy of Homeowners Insurance Policy and/or agent's name and phone number
- Last 2 months bank statements, all accounts and all pages
- Most recent quarterly statement for investment accounts (IRA, 401K)
- Complete addresses of all other real estate currently owned
- Fully executed divorce decree and property settlement statement
- Bankruptcy papers and proof of discharge
- Names, addresses and dates of employment for all jobs (last 2 years)
- All residential addresses (past 2 years)

LOAN TYPE

Purchases

- Fully executed copy of purchase agreement including all counter offers and addendums

New Construction

- Fully executed building contract
- Building plans and specs
- Purchase agreement for lot/land (if separate)
- If lot/land is owned, provide lot survey, deed, title insurance or closing statement

Refinance/Line of Credit/Second Mortgage

- Copy of land survey for Ohio properties
- First mortgage Statement

INCOME TYPE

W-2 Wage Earner

- Most recent month's paystubs
- Most recent 2 years' W-2s (all jobs)
- Most recent 2 years' tax returns

Other Income

- Proof of Social Security, Disability, Pensions (award letters preferred)

Self Employed

- Most recent 2 years personal and business tax returns including all supporting schedules

CONTACT US

Mortgage Origination Department

800.825.3641 | 3RiversMortgage@trfcu.org



Federally insured by the NCUA.

Updated 05/13/2019

NMLS 556303