



1038 North Main Ave. Erwin TN 37650 ~ (423) 743-9192~ Fax (423) 743-6156 ~ clinchfieldcu.com

Applications by appointment with Lou, Missy or Jessica.

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. Returning the requested documentation provides a quicker 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:

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

IF REFINANCING:

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

INFORMATION ABOUT CREDIT HISTORY AND FINANCIAL CONDITION:

- Statements for each checking, savings, and other accounts. Include 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
- Award Letters for retirement, disability, Social Security
- 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)