



Mortgage Application Checklist

Thank you for your interest in a mortgage loan with **Central Federal Savings and Loan Association**. In order to provide you with the fastest possible service, we want to let you know everything that may be required at a time of application.

Below you will find the typical items we will need in order to process your loan application.

DOCUMENTS NEEDED FOR ALL LOANS:

- Pay stubs for the past 30 days
- 2 years tax returns (signed copy)
- W-2 statements for the past two years
- 2 months bank statements - all accounts (checking, savings investment, 401k, etc). *Please copy all pages.*
- Divorce decree and/or child support order (if applicable)
- Bankruptcy (if filed in the past 10 years). Complete copy of bankruptcy and discharge.
- Copy of Driver's license
- Copy of social security card
- Credit report fee

IF SELF-EMPLOYED, OR HAVE OTHER NON-EMPLOYMENT INCOME:

- 2 years business tax returns if self-employed or own more than 25% of business
- Current rental agreements if applicable
- Copy of past 2 years awards letter if you receive social security or disability
- Copy of past 2 years 1099 from pension fund

PURCHASE

- Signed purchase agreement or contract (showing signature of buyer and seller)
- Copy of signed purchase agreement on property you are selling (if applicable)
- Copy of earnest money receipt
- Name and phone number for agent who will be handling the Homeowner's Insurance

REFINANCE

- Copy of homeowner's insurance declaration page showing coverage details
- Copy of most recent property tax bill
- Copy of most recent mortgage statement from existing lender

Additional information may be needed upon request.