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## Mortgage Application Checklist

Thank you for your interest in a mortgage loan with **Central Federal Savings and Loan Association**. To provide you with the fastest possible service, we want to let you know everything that may be required at the time of application. Below you will find the typical items we will need to process your loan application.

### DOCUMENTS NEEDED FOR ALL LOANS:

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

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

- 2 years of 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 (if applicable)

### PURCHASE:

- Signed purchase agreement or contract (showing signature of buyer and seller)
- Signed purchase agreement or contract on a property you are selling (if applicable)
- Copy of earnest money receipt (if applicable)
- Name and phone number of the 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 (if applicable)

*\*Additional information may be needed upon request*

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