

PITTSFORD FEDERAL CREDIT UNION

MORTGAGE APPLICATION CHECKLIST

Please use the following as a checklist of information that you will need for your mortgage application.

Applicant's Social Security #: _____ Co-Applicant #: _____

- Refinances: **Survey** and **Abstract**
- Purchases: Purchase Offer, fully executed
- Check for \$625.00 (Appraisal Fee \$325 and Rate Lock Fee \$300)

Income Information

- Two most recent paystubs for all applicants.
- Two most recent W-2 Forms, for all applicants.
- Self-employed/Commission income: Signed copies of your 2 most recent individual federal income tax returns and business federal tax returns, including K-1s (if applicable).
- Social Security/Retirement income: One of the following: a) copy of award letter; b) most recent 1099 forms; c) 3 months' bank statements showing receipt of income
- Child Support/Alimony income (must be received for at least 12 months): proof of receipt for the most recent 3 months and copy of signed court order

Asset Information

- Two most recent bank statements for any depository accounts (not required for PFCU accounts).
- Most recent quarterly statement for any investment and retirement accounts.
- Statements must include ALL pages and show name of financial institution, account number, your name and at least one full month/quarter of recent activity

Liability Information

- Child Support/Alimony payments: copy of signed court order reflecting obligation to pay

Mortgage & Property Information

- Provide a copy of your most recent mortgage statement, tax bills and homeowners insurance declaration page.
- Mortgage Creditor: _____ Account # _____
- Principal Balance: \$ _____
- Payment: Principal & Interest \$ _____ ; Escrow \$ _____ (incl.: taxes/insurance/PMI)
- Property Taxes: Town/County \$ _____
School \$ _____
Village \$ _____
- Homeowner's Insurance Annual Premium: \$ _____
- House value: \$ _____

Application Options

- Call 585-381-3885 to schedule an appointment
- Apply online <https://pittsfordfcu.inetap.com/index.cfm/event/completeapp>