

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 Map
- Purchases: Purchase Offer, fully executed
- Be prepared to provide an amount up to \$550.00 (Appraisal Fee \$325, Application Fee \$175, and Credit Report Fee \$40 per borrower). Acceptable sources are Check, PFCU account, Debit or Credit card.
- Copy of drivers license for all applicants

Mortgage & Property Information

- Provide a copy of your most recent mortgage statement, tax bills and homeowners insurance declaration page.
- House value: \$ _____

Income Information

- Two most recent paystubs for all applicants.
- Two most recent W-2 Forms, for all applicants.
- Self-employed/Rental/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 – Provide one of the following: a) copy of award letter; or b) most recent 1099 forms AND 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 consecutive 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
- A complete paper trail verifying all deposits is required (ex. copies of checks for large deposits)

Liability Information

- Child Support/Alimony payments: copy of signed court order verifying the amount and duration of obligation.

Application Options

- Call 585-381-3885 to schedule an appointment
- Apply online www.PittsfordFCU.org/Mortgage