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eglinfcu.org

Mortgage Application Checklist

Prior to beginning the loan process, it is recommended that you begin collecting the following documents.

All borrowers

- A valid driver's license or other government-issue photo identification, date of birth and Social Security number
- Written explanation if employed less than two years or if an employment gap exists within the last two years
- Current monthly bank statement detailing income deposits for retirement, pension, annuity and/or social security income
- Bank statement covering the last two months for any checking/savings accounts
- Current monthly statement of any 401(k) savings plans, IRAs, CD accounts and/or investment portfolios

Salaried borrowers

- Pay stubs covering the past 60 days. (must show year-to-date totals)
- SSI, Pension, and Disability Award Letters
- Previous 2 years of W-2s

Self-employed borrowers

- Corporate 1120S/partnership 1065 tax returns for the past two years
- Year-to-date profit and loss statement and balance sheet
- Personal 1040 tax returns with all schedules from the past two years

Purchasing

- Copy of executed sales contract
- Contact information for the insurance agent that will provide insurance for the home
- Contact information for the realtor you are working with (if applicable)

Refinancing

- Survey of your property
- Copy of current mortgage statement (*a mortgage statement is not required if the mortgage is currently held by EFCU*)
- Copy of current homeowners insurance declarations page

Additional documentation may be required