



Dear Member:

When returning your completed mortgage or home equity application to us, please include the following if you intend to proceed after receiving your Loan Estimate:

- A current paystub, income statement or 2 years of tax returns for self-employed applicants (Social Security income- current award statement. Pension income-monthly statement)
- Current statement from your mortgage company verifying the present balance owed.
- Homeowners Insurance Policy showing annual premium
- Proof of the past 2 (spring and fall) real estate tax bills (if not paid yet, copy of current tax bill)
- Proof of homeowner's association fees, if applicable
- Proof of Flood Insurance, if applicable
- \$200.00 application fee
- \$35/person credit report fee

If you haven't already, please give us a call to schedule your appointment to apply!

Thank you,
Wheatland FCU Loan Department