



PLEASE CALL A LOAN OFFICER TO MAKE AN APPOINTMENT

Mortgage & Home Equity

LOAN REQUESTS CANNOT BE PROCESSED WITHOUT THIS PAGE RETURNED AND THE FOLLOWING LOAN QUESTIONS COMPLETED and CHECKLIST OF ITEMS RECEIVED.

LOAN AMOUNT REQUESTED: _____

REPAYMENT TERM DESIRED (# OF MONTHS) _____

PURPOSE OF LOAN: _____



563 William Latham Drive Bourbonnais, IL 60914

Phone: 815-937-7447 Fax: 815-935-7738

www.cwcu.com

CWCU MORTGAGE & HOME EQUITY LOAN CHECKLIST

Please bring in the following documents to the credit union. The credit union will make copies.

(Some items on the list may not pertain to all borrowers).

LOAN REQUESTS CANNOT BE PROCESSED UNLESS ALL ITEMS LISTED ARE RECEIVED.

- **Completed & Signed Application for Primary Borrower**
- **Completed & Signed Application for Co-Borrower. (This form is labeled as "Additional Borrower")**
- **CWCU Disclosures Forms ALL BORROWERS MUST SIGN ALL 3 FORMS.**
- **2 years complete IRS Income Tax Records (Only 1 year if a home equity loan)**
- **2 years W-2s for all borrowers for all jobs. (Only 1 year if a home equity loan)**
- **2 paystubs (must cover a 30-day period)**
- **Copy of Real Estate Tax bill (Only loans for 1st mortgage Refinances & Home Equity loans)**
- **Copy of current Homeowner's Insurance policy (Only loans for 1st mortgage Refinances & Home Equity loans)**
- **Copy of Sales Contract (Only for Home purchase loans)**
- **Copy of Social Security/Pension statements (Only Retired borrowers and/or those on Disability income).**
- **Bank and/or Credit Union statements for all non-CWCU bank/CU accounts. (Minimum 2 months each).**
- **If self-employed, 2 years complete IRS Business Tax Records (All pages, including K-1 Forms)**
- **LOAN REQUESTS TO CONSOLIDATE DEBTS. (Only 1st mtg Refinances & Home Equity loans). Statements for all debts to be paid. Screen prints will not be accepted. (Examples: credit cards/consumer loans/mortgage(s).**
- **LOAN REQUESTS FOR HOME IMPROVEMENTS (Only 1st mtg Refinances & Home Equity Loans); Written Estimate(s) of Home Repair(s). If No Estimates; written SIGNED list of all Home Repairs with Estimated Costs.**

NMLS Info:

CommonWealth Credit Union NMLS #799719

Rick Del Grosso NMLS #514782

Todd Meier NMLS #1124023

Melissa Hendrix NMLS #1591623