# Mortgage Loan Documentation

Thank you for considering USF Federal Credit Union for your financing needs. USF FCU offers a variety of mortgage products to finance your primary residence, second homes, and investment properties with terms of 5 to 30 years.

For assistance with completing the application, please contact us at **813.569.2000** or if you are not local, please call **800.763.2005**.

## Documentation Required on All Loans

- ___ Authorization to debit your account (Page 2)
- ___ Two most recent bank statements for all depository accounts that are **NOT with USF FCU**
  (Including Brokerage Accounts, Retirement Accounts, 401(k), and so on)
- ___ Pay stubs covering a one-month period (not necessary for self-employed)
- ___ Form W-2 for the past two years
- ___ Self-employed – most recent two year’s Personal and Business Tax Returns (all schedules) **and** a Year-to-Date Profit and Loss Statement
- ___ Documentation for additional income to be considered (if applicable)
- ___ Award letters for Social Security and Pensions (if applicable)
- ___ Property Settlement Agreement with Divorce Decree (if applicable)
- ___ Written documentation from you for any derogatory credit information of which you are aware
- ___ Readable copies of Driver’s Licenses and Social Security cards for all borrowers

## Purchases Only

- ___ Signed Sales Contract
- ___ Contract of Sale on current residence (if applicable)
- ___ Copy of cancelled down payment or escrow check(s)
- ___ Hazard Insurance/Flood Insurance (when agent is selected)

## Refinances Only

- ___ Copy of Homeowner’s Property Insurance (Declarations Page(s) only)
- ___ Copy of Flood and Windstorm Insurances (if applicable)
- ___ Owners Title Policy from original property purchase (to save on title insurance premium)
- ___ Survey (if still accurate)
- ___ Current Mortgage Statement(s)
- ___ Letter stating reason for obtaining cash-out of loan transaction (if applicable)
- ___ If debt consolidation – current account statements
Interest Rates may be locked in after we have received your application, disclosures have been sent, and you acknowledge receipt of these disclosures and convey your intent to proceed by returning the signed disclosures.

We look forward to assisting you in determining the loan that would best fit your needs.

Mortgage Lending Team
813.569.2000

Authorization to Debit USF Federal Credit Union Depository Account

Refinance and Purchase Transactions

Upon acceptance of the terms and conditions of the Loan Estimate, a fee of $475.00* is authorized to be deducted from the below mentioned account for the approximate cost of the appraisal. In addition, a Condo Questionnaire fee of up to $350.00* may be required to pay fees charged by your Condo Management Company, if applicable.

* Actual fees may vary.

Member Number: ____________________          Savings or Checking

Email Address: ____________________________________________

Best Phone # ______________________________________________

___________________________________

Member Signature                                                      Member Signature

If only one applicant or owner of an account signs this form, he or she is acting on behalf of all applicants/owners of an account.