



HOME LOAN CHECKLIST

Items Needed For All Loans

- Pay stubs from the past 30 days.
- W-2 forms for the previous two years.
- Employment history for the previous two years.
- Proof of homeowner's insurance.
- Payment covering the cost of appraisal to Meritrust Credit Union.
- Two months of most current statements on all checking, savings, investments and/or any other asset accounts.

Items Needed For Purchase Only

- Copy of real estate contract.
- If you have sold a home within the last 12 months, provide the final closing statement (HUD-1).

Items Needed As Applicable

- Current mortgage statement(s) with account numbers and addresses (refinance only).
- If you own rental property, provide rental lease agreements and two years tax returns.
- If you receive child support and will use it to qualify for the loan, provide proof of payment (minimum of 12 month history).
- If you have declared bankruptcy, provide copy of discharge and list of creditors.
- Divorce decree, if applicable.

Self-employed Will Also Need

- Copies of the past two years of personal and business tax returns.



[MeritrustHomeLoans.com](https://www.MeritrustHomeLoans.com)

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Subject to approval.