



Dear Member:

Thank you for choosing Valley First Credit Union for your real estate loan. We have a variety of real estate products available, and will work with you to obtain a loan that meets your particular needs. **TO AVOID ANY UNNECESSARY DELAYS, please review this checklist and bring all applicable information to your loan interview.**

**To Schedule an interview, call our Real Estate Loan Department at (209) 549-8511, option 8.**

- 1. A completed, signed and dated loan application
  - **Complete all information requested, entering "N/A" if a question does not apply**
- 2. Income Verification.
  - **A current pay stub for each salaried applicant for last 30 days.**
  - **If you are self-employed, commissioned, or have any additional income, please provide your complete tax return for the last 2 years (Federal only, all pages).**
  - **Last two (2) years W-2 forms.**
- 3. 1099 for Social Security (If applicable)
- 4. Payment stub or annual mortgage statement for your first mortgage indicating current principal balance, payment amount, loan number and address of lender (For all properties owned).
- 5. Payment coupon or annual mortgage statement for your second mortgage and any additional mortgage you may have, indicating current principal balance, payment amount, loan number and address of lender.
- 6. Rental Agreements for all non-owner occupied properties
- 7. Declarations page of your homeowner's policy, policy number and agent's name, address and telephone number (For all properties owned).
- 8. If you wish to consolidate any debts, please include completed Debt Consolidation Worksheet. (Attached)
- 9. Complete the property information worksheet. (Attached)
- 10. A signed, completed Fair Lending Notice. (Attached)
- 11. Property Tax Billing Statement. (For all properties owned.)
- 12. A signed Notice of Availability of Appraisal report. (Attached)
- 13. By-Laws for Condo's or P.U.D.'s
- 14. Optional Credit Insurance Form filled out.
- 15. Copy of Resident Alien Card (Front and Back)

If you are aware of any unusual circumstances that might affect your loan request, please advise us and submit any supporting documentation or explanation to avoid delay in processing your request. (Example: collection, judgment, bankruptcy, recent divorce settlement, etc.)

Please complete the real estate loan application prior to the interview.

If you have any questions about the real estate loan application process or our real estate products, please do not hesitate to call the Real Estate Department at (209) 549-8511, option 8.