



Real Estate Loan Application Checklist

Thank you for choosing our credit union for your real estate loan. We have a variety of real estate loans 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) 549-8500

At the time of the interview, you will need to bring the following (if applicable):

- Completed Application
- Please make check payable to **VALLEY FIRST CREDIT UNION** for appraisal & credit report fee of \$_____
- Purchase Contract of Sale
- Listing agreement/deposit receipt for sale of present home
- If property is free and clear, the Recorded Deed of Trust/Reconveyance
- Most recent mortgage statement for each property owned
- Property tax statement for each property owned
- Homeowner's Declaration (coverage and annual premium of Insurance Policy) for each property owned
- Rental agreements(s)/leases
- Quit Claim Deed
- Closing statement on sale of present home
- W-2's (past two years) or 1040's if self employed (past two years)
- A year-to-date Profit and Loss Statement, signed and dated by Borrower(s) if self-employed
- Most recent payroll stubs from employer(s)/retirement (covering the last 30 days)
- Proof of Disability, SSI, Welfare Income, Social Security (U.S. Department of Health & Human Service Annual Letter — 2 years), 1099
- Social Security Benefit Statement (2 years and current award letter)
- Any retirement accounts/statements (all pages)
- Stocks and Bonds (name, address and account number)
- Proof of child support or alimony
- Divorce papers, both interlocutory and final decrees
- Legal separation documents or personal agreement
- Bank Statement(s) for all account(s) (last 2 months) with other institutions (all pages)
- Resident alien "Green Card" (if applicable) Front and back copied
- Homeowners bylaws

Additional documentation may be required, depending upon your individual circumstances.

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 Loan Department at (209) 549-8511, ext. _____