



NIZARI PROGRESSIVE FEDERAL CREDIT UNION

HOME MORTGAGE LOAN APPLICATION

General Requirements:

- Completed Uniform Residential **Loan Application** (*Fannie Mae Form 1003 Freddie Mac Form 65*).
- **Purchase Signed Contract** with all addendums if applicable – In case of purchase transaction.
- **Cleared copy of earnest money check** along with bank statements (all pages), reflecting the earnest money check has been cleared from the account – In case of purchase transaction.
- Most recent paystubs (must be consecutive and for a full 30 days).
- Most recent two years of complete signed **Personal Tax Returns** (Including ALL W-2's).
- Most recent two years of complete signed **Business Tax Returns** (Including **Form K-1s**) for all owned businesses – In case of self-employment where business ownership interest is 25% or more.
- Most recent two months **Personal Bank Statements** – (All pages, including blank pages) – All accounts must show balances for proof of down payment in case of purchase.
- Most recent three months of **Business Bank Statements** – (All pages, including blank pages - In case of self-employment where business ownership interest is 25% or more).
- **Signed Year to Date Profit & Loss and Balance Sheet statements** for all owned businesses– In case of self-employment where business ownership interest is 25% or more.
- Current Financial Institution **Pay-Off Letter** (In case of refinance transactions).
- **Most recent Mortgage Statement(s), Homeowners Insurance** declaration page, **Homeowner's Association (HOA)** statement(s) and **Property Tax Statement(s)** for all owned properties (All pages, subject & non-subject-In case of refinance transaction)
- Copy of Drivers License, Social Security and Legal Status
- Any other documents may be required on a case to case basis.

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