

HOME EQUITY AND REFINANCE

YOU'RE TRUSTED HOME FINANCIAL PARTNER!

DOCUMENT CHECKLIST

Ready to get started? Please contact one of our friendly Mortgage Loan Officers at **800.351.1670** or use our secure **online banking** platform or from the convenience of your mobile device.



FirstLight Federal Credit Union offers mortgage loans in properties located in Texas and/or New Mexico owner occupied residences, investment (rental) properties, land and double-wide manufacturing housing already converted to real property.

INCOME

- **30-days** of most recent pay-stubs with year-to-date earnings.
 - Last **two** years of W-2s
- If self-employed you will need:
 - Last **two** years of personal and business tax returns
- Current Award Letters, such as Social Security, VA Benefits, or other pension/retirement income.

PROPERTY

- Current Mortgage Statement, if refinancing.
- Homeowners Insurance Declaration Page.
- Copy Plat of Survey, if available.
- Documentation on all other real estate owned.

FEES

During the application process, you will only be asked to pay up front:

- Appraisal Fee.
- Credit Report Fee.