



Dear Member:

Thank you for your interest in our **Residential Mortgage Loan Program**.

In an effort to expedite your loan request and decrease the time required to obtain approval, we are enclosing our Mortgage Packet.

All forms should be completed and signed as shown on the attached instruction sheet. Additional information is needed if any of the following situations apply to you or your co-applicant.

- |                                                  |                                                                                                                                          |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Self-Employed:</b>                            | Personal and corporate tax returns for the last 2 years including 1040's, 1099's (Profit & Loss Statements) and any pertinent schedules. |
| <b>Child Support/Alimony:</b>                    | Copy of divorce decree and court printout of payment or Bank statements verifying actual receipts of funds.                              |
| <b>Rental Income:</b>                            | Copy of leases or if you are a holder of a Promissory Mortgage Note, a copy of the note and any agreement pertinent to the note.         |
| <b>Interest/Dividend/<br/>Commission Income:</b> | Tax returns.                                                                                                                             |
| <b>Retired:</b>                                  | Copy of Social Security check or letter, copy of pension benefits and copy of disability benefits, if applicable.                        |

All information forms and supporting documentation should be returned to the Credit Union main office including a check, money order or share withdrawal for the amount indicated on the attached "Fees Acknowledgement" form.

After reviewing the package of forms, if you have any questions feel free to call us at (954) 538-4400 or 1-800-548-5465.

Sincerely,

Mortgage Department