



RESIDENTIAL MORTGAGE LOAN INSTRUCTION SHEET

Mortgage Application:	Completed and signed by member and co-applicant. Be sure to list Names, addresses, account numbers & approximate balances of all Savings & checking accounts and the monthly payments for loans and Charge accounts.
Non-Refundable Fee Acknowledgement:	Requires signature only. Member and co-applicant to sign.
Prepaid Acknowledgement:	Requires signature only. Member and co-applicant to sign.
Rate Lock Acknowledgement:	To be completed and signed by member & co-applicant to sign.
Certification of Authorization:	Requires signature only. Member and co-applicant to sign.
Equal Credit Opportunity Act/ Fair Lending Notice	Requires signature only. Member and co-applicant to sign.
Servicing Disclosure Statement:	Requires signature only. Member and co-applicant to sign.

The following must also be submitted at the time of application:

- A copy of the signed sales contract for the property being purchased (or a copy of the builder/contractor agreement) and earnest money receipt (down payment).
- A copy of the multiple listing, if applicable, which list information about the property.
- The last 2 years W-2's plus most recent pay stubs that cover a 30 day period for all borrowers.
- The last 3 months statements from all depositories.

If refinancing, in addition to the above documents, please submit the following:

- Warranty Deed
- Prior Title Policy (if available)
- Homeowner's Insurance (declaration page)
- Flood Insurance, if applicable (declaration page)
- Survey (if available)
- Tax Assessment

If you have any questions regarding this procedure, your own ability to qualify or need assistance in completing the application, please feel free to contact our Mortgage Department Monday through Friday between the hours of 8:30 A.M. to 4:30 P.M.

Failure to complete and submit the information requested will delay the processing of your residential mortgage loan.